MAY

FIFTEEN CENTS

Everybody's Magazine

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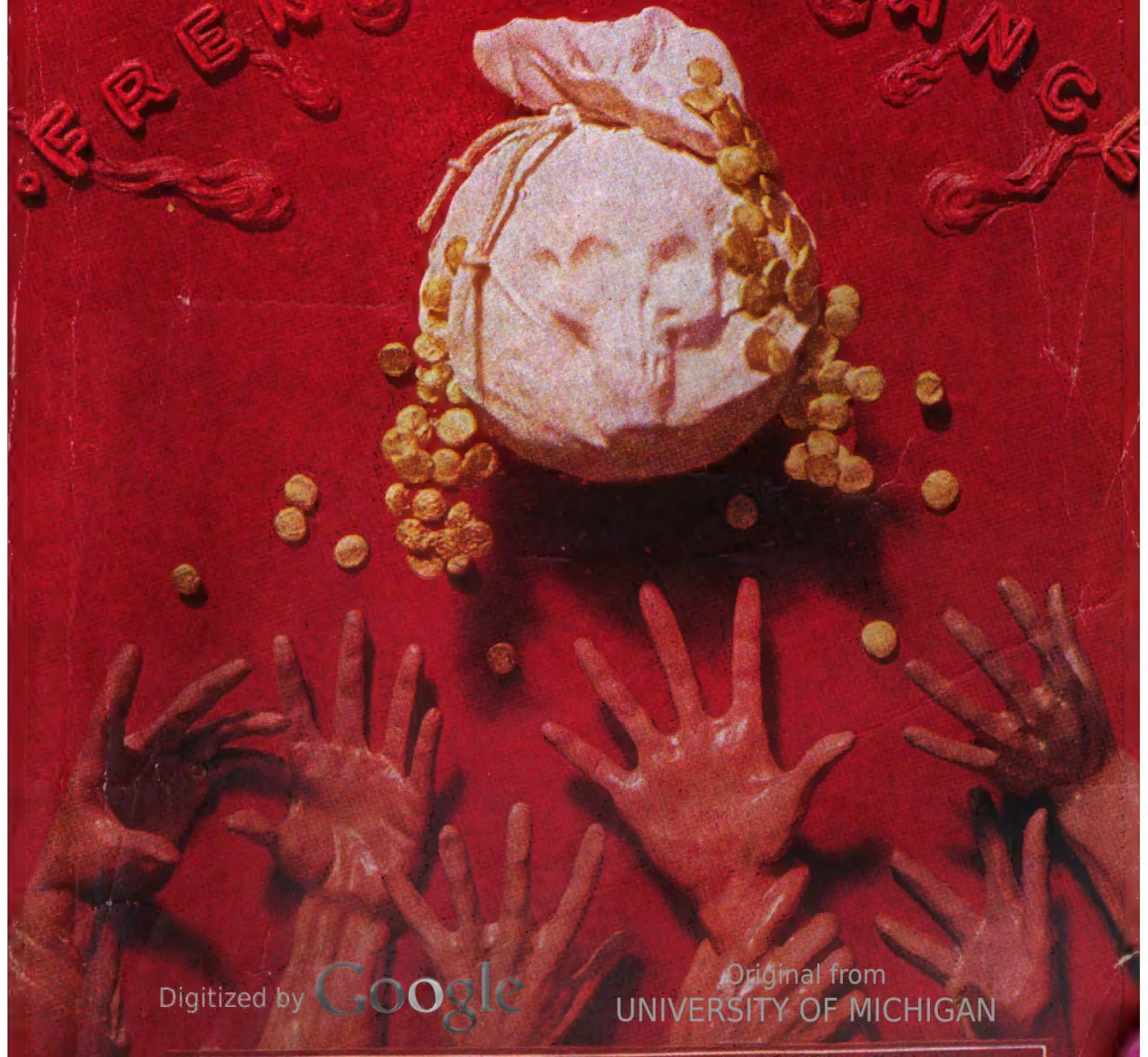

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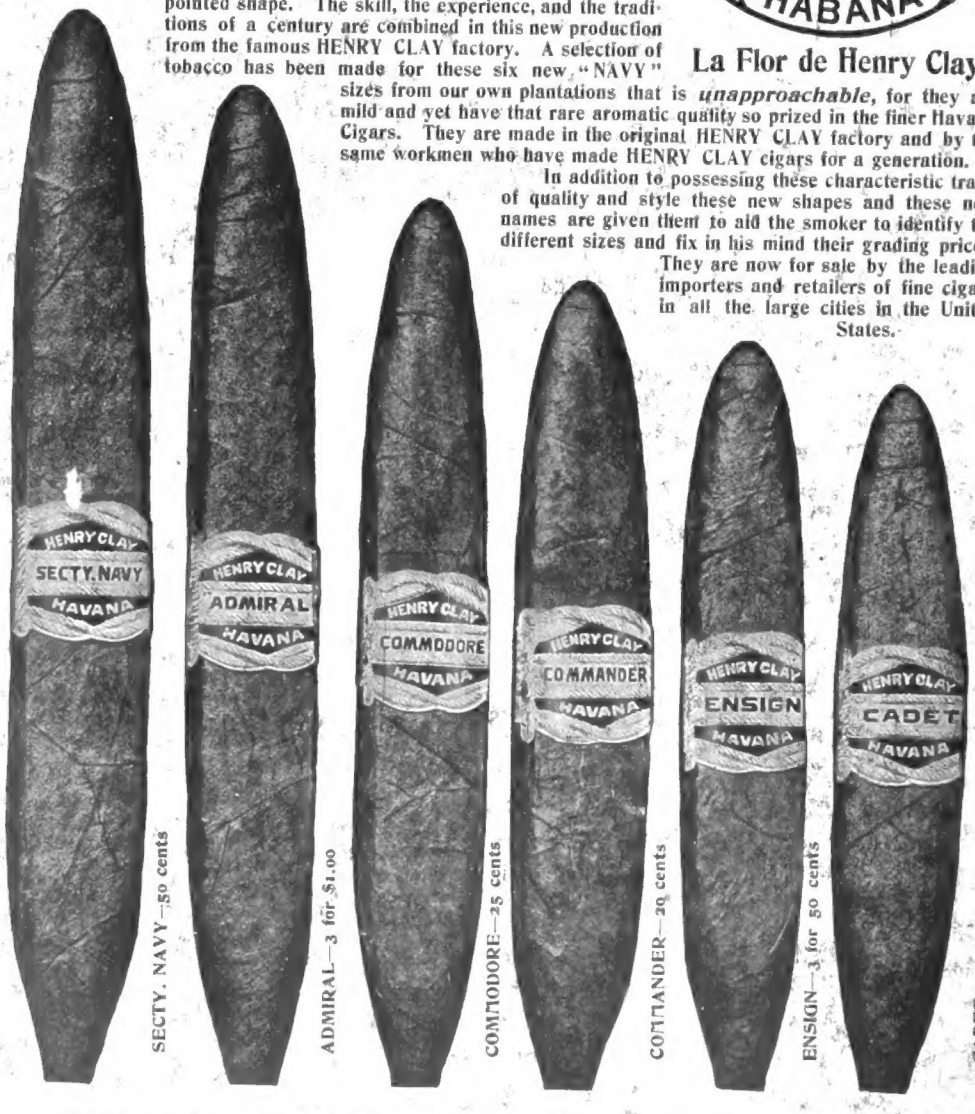

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FRANCIS J. HENEY.

Because of Mr. Heney's success as Attorney-General of Arizona, the President made him Assistant Attorney-General of the United States, to prosecute the land grafters of the West Coast. Though threatened with death, he has fought on and confidently expects to secure convictions.—See "The West Coast Land Grafters."

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Everybody's Magazine

Vol. XII. MAY, 1905. No. 5.

The West Coast Land Grafters

By BAILEY MILLARD

EDITOR'S NOTE.—In 1850 Henry Miller landed in this country, a poor German butcher boy. To-day he is owner of 14,539,000 acres of the richest land in California and Oregon—more than 22,500 square miles, a territory three times as large as New Jersey! How did he get it? Well, here's a statement that shows how some other Land Kings of the West Coast got their holdings, and describes the amazing, stupefying graft in the land business of the West, and the questionable practises for which Senator Mitchell and Congressman Hermann of Oregon stand indicted to-day. Here are given details showing how the Government and the home-seekers have been plundered. The career of John A. Benson, from his start as a land surveyor, through his fraudulent titles, his false measurements, his imaginative maps, to his selling back to the Government lands stolen from it, is vividly presented. The Oregon situation, with its indicted Senator, Representatives, and United States District Attorney, is clearly described. So many prominent men have been indicted for Land Graft that to give their names would be, says Mr. Millard, "a sort of roll-call of nearly all who have secured large holdings of fertile lands in Oregon and California!" And this is only a beginning.

OUTWARDLY, the real-estate man seemed honest enough, though he used all the dubious catchwords and ready-made phrases of his calling. I had been acquainted with him for a long time, but I did not know him as the agent of the land grafters, who always work in the dark.

"It's a gilt-edged proposition," said he to me. "You make five thousand dollars and it costs you nothing. Legitimate? Why, it's as legitimate as the schemes of any of the big holders. But you must keep quiet, for there will no doubt be a contest. Here's the idea."

Then he unfolded the plan, and while he talked I quietly sketched a future of purple and gold. A branch railway was to be built to the springs, and a summer resort to be established there. Close to the springs were the hundred acres, the title to which did not really vest in its claimants, the land being, in fact, free for entry. If I would go and live upon the land, the Moneyed Principals would build a cottage for me and give me a year's provisions and supplies. They would prepare all the necessary papers and pay all the fees; at the end of the year they would take the land and pay me five thousand dollars for it. The hundred acres lay in a charming valley which would be a delightful place of residence.

But the necessary papers—could I see any of them? Yes; here was the blank form of application and the affidavit. The application was easy; but the affidavit? I must swear that my application was made in good faith, for the purposes of actual settlement and cultivation and not for the benefit of any other person or corporation; I must swear I was not in collusion with any person to give him the benefit of the land entered; I must swear not to make any agreement with any person by which the title I might acquire should inhere in whole or in part to the benefit of any person except myself.

I gasped.

"But you want me now to agree to deed the land to your people," said I.

"Certainly," said he.

"And aside from the making of this false

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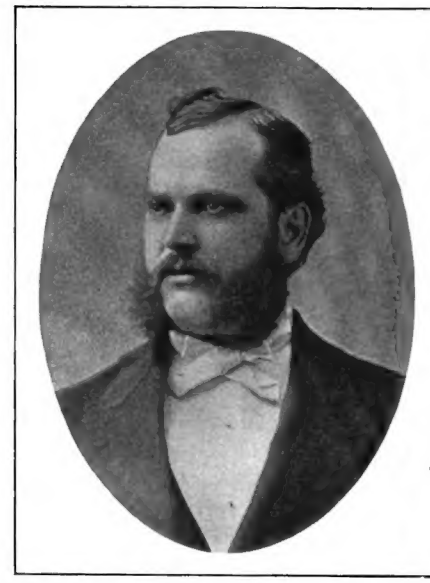

JOHN A. BENSON, THE KING OF THE LAND GRAFTERS.

The first portrait shows him as he looks to-day, indicted scores of times, but never convicted; the second, taken thirty years ago, shows him as he looked when he began his career of grafting.

affidavit, I shall have to go on the stand in your anticipated contest and swear repeatedly, in reply to the questions of the lawyers, that I am in collusion with no one in this matter."

"That's about it," he owned.

"In other words, I shall have to perjure myself not only before the notary, but over and over again in court, the Lord knows how often, to earn that five thousand dollars."

"Well, you needn't put it so strongly as that."

"But that's the way I *do* put it," said I, with rising heat, "for that's the way it actually is."

"But," he insisted, "it's the regular thing. Applications and affidavits are filed every day for the benefit of men who are acquiring thousands of acres, and the most that is generally paid is one hundred dollars an entry. The reason why we are willing to pay more in this case is that the land is of high value, and we can't afford to let a common dummy act for us."

I bowed my acknowledgment of the compliment.

"It's done every day," he repeated. "They all do it. It's the regular thing. You needn't worry about it."

As he talked on, his words had a calming influence upon me. After all, who would be harmed by the transaction? Nobody but myself; and would not the five thousand dollars be sufficient indemnity? They all did it. Was I more righteous than the rest? For a moment that strangely resilient thing, Land Conscience—that something which one neither fears nor very much regards when one is reaching forth for acres for himself or others—freed me from moral qualms. Frankly, I came near losing myself in the jungle of the man's sophistry. I will confess that the harrowing fear of those awful lawyers, with their awful questions, was the chief reason for my sad shake of the head and my reluctant refusal of the offer. If you have never tested your Land Conscience, you are not qualified to judge my momentary moral delinquency. Land Conscience is one of the most self-deceptive of human attributes.

Now, many times before I had heard of land frauds and had taken them for granted, as have other landless and incurious citizens; but when the busy, buzzing machinery of the great ring of grafters was thus vividly exposed to my view, I became subtly alive to the meaning of these things. Since then I have been making a study of the manner in which the land kings of the Pacific Coast acquired their tremendous holdings, and have been pursuing the question of land frauds generally, beginning with the manipulation of the old Spanish and Mexican grants in

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Photograph by Taber, San Francisco.

THE NEVADA BANK OF SAN FRANCISCO.

This great financial institution, the most famous and important on the Pacific Coast, stood faithfully behind Benson.

California, and looking into the homestead, school-land, timber-land and forest-reserve iniquities in that State and in Oregon. And I will say right here—and my language is plain, that such a mass of fraud you will find nowhere else on earth. And it is all based upon that insinuating, self-serving, and wonderfully elastic thing which I call Land Conscience. Land Conscience is common enough. A man who would not dream of taking money from his employer's till, a man who, as a juror, would spurn a bribe, a man recognized as a person of probity, is as likely to be possessed of a smooth, easy-going, self-deceptive Land Conscience as the gentleman who goes forth o' nights with a jimmy.

SENATOR J. H. MITCHELL, OF OREGON.

Now under indictment for conspiracy to defraud the Government.

When the sense of honor of a United States Senator, two Representatives, a Commissioner of the General Land Office, a United States District Attorney, a half-dozen Surveyors-General, and other high Federal officials, will not restrain such persons from permitting themselves to be enlisted on the side of graft—one can see that this Land Conscience may be lulled as by a Circean song. The enmeshing in the legal net, by indictment after indictment, of Senator John H. Mitchell, Representatives Binger Hermann and John N. Williamson, and United States District Attorney John H. Hall, on charges of conspiracy against the Government to gain possession of hundreds of thousands of acres of valuable land in Oregon, though it may be more conspicuous and more arrestive of the public sense than other affairs of the kind, is merely incidental to the great campaign of Graft in West Coast land affairs.

Farther on I shall have something more specific to say of the Oregon land frauds; but in writing of this gigantic Pacific Coast villainy I wish to begin nearer to the beginning. What one finds of land fraud in Oregon to-day was made possible by the success of the grafters in other parts of the country, and

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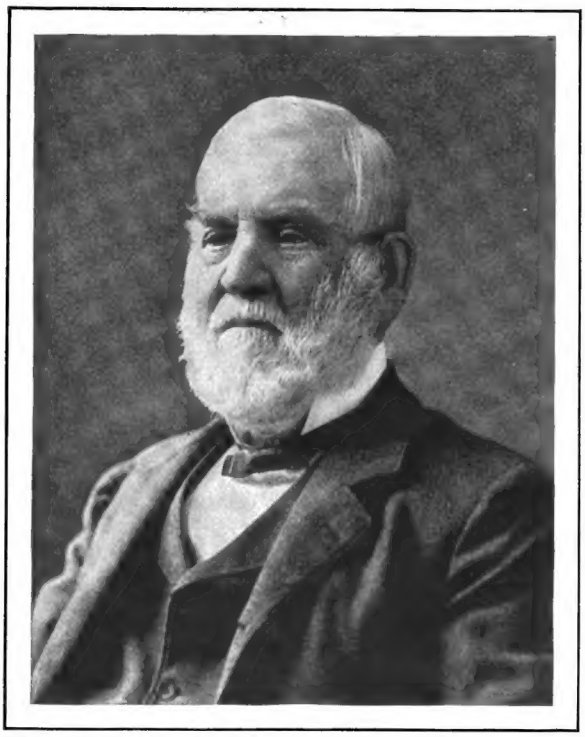
particularly in California. Francis J. Heney, the same intrepid spirit who represents the Government in its avenging course in Oregon, has worked to as fine purpose in California. Heney is a bright, clear-headed young man, formerly Attorney-General of Arizona, who came to the front as a shrewd, able handler of big law cases in California. When, after listening to many complaints of land iniquities in the West, President Roosevelt determined to strike at the root of Land Graft in California, he appointed Heney as an assistant to the Attorney-General of the United States to prosecute the offenders. At once he began to storm and escalade what had seemed the impregnable position of the grafters. He has measured steel with many a mailed warrior of Graft. He has put to rout



Photograph by Taber, San Francisco.

JESSE D. CARR.

He has strung a hundred miles of barbed wire around land belonging to the United States.

the boodling host; but there is still a redoubt in which a band of the iniquitous ones has taken its stand and fights stubbornly, using the ugliest of weapons—for example, enlisting women on its side to besmirch the character of its assailant. At many a stage of his superb battling, Heney's life has been in danger; but he has valiantly fought on and has gloriously won.

The most picturesque and puzzling of all these land frauds is that shown in some cases in the Federal courts in California and in the Appellate courts, where it is likely to drag along for years. These are the cases of John A. Benson, Frederick A. Hyde, Henry P. Dimond, and others, held for conspiracy to defraud the Government in the matter of forest-reserve lands. Now the jobberies of the land ring, of which Benson and Hyde are the leaders, have been conducted in such a wholesale manner and with such sublime assurance as even to touch the comic. While that particular phase of the frauds which relates to the forest-reserve lands is new, the schemes of the grafters had their origin away back in the seventies, when John A. Benson, long known in California as the arch-conspirator in the Coast land swindles, began his operations.

As an extreme type of the American opportunist, against whom the pale-faced transcendentalist aims his anti-utilitarian shafts in vain, Benson is a character well worth studying. His experience illustrates the fact that where a forceful man —a man of initiative and genius for fraud—goes in to make millions in the land business, he finds the tools ready to his hand. Benson is a heavy, paunchy man of the Ben Butler type, with a full face, gray, scanty hair, and a mild eye that looks straight at you. He was born in Jefferson County, N. Y., fifty-eight years ago, and graduated from Warren College, Ill. At twenty-one he was elected surveyor of Keokuk County, Ia., and held the position for five years. Then he went to California and first taught school there, but soon gave up pedagogy to enter the Government service as deputy surveyor.

It was while working about the Coast with transit and pole that the poor young surveyor saw the possibilities of rolling up a large fortune that awaited the touch of the cunning hand of Graft. After a little study he became versed in the history of the land frauds in California. In the course of that study he saw how José Limantour, in collusion with a

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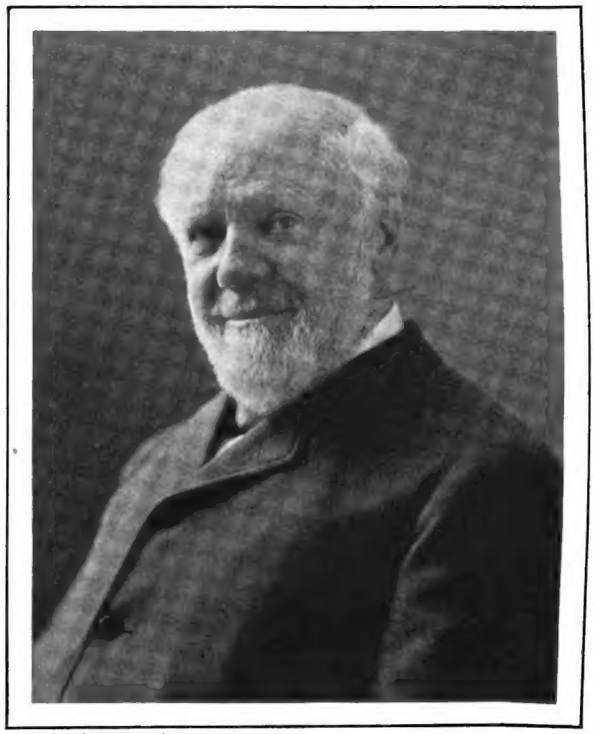
former Mexican Governor of California, had easily stolen a million acres. He saw how old grants had been stretched to include three times their original territory. He saw how the Mariposa grant, originally in the form of a plain quadrangle, was "floated" miles and miles out of its first boundaries, to take in valuable outlying mines, until it had assumed the form of a boot. He saw how one grant, a square, inoffensive-looking affair on the map, had stretched forth legs and antennæ here and there, until it looked for all the world like a huge tarantula. He saw how the Los Megaños tract, in Contra Costa County, had been repeatedly stretched until twenty-five square leagues of land had been claimed when only three could be located by proper metes and bounds. He learned how, in measuring the grant-lands, the surveyors of the old days would take a riata of a certain length instead of a chain and stretch it and their Land Conscience as far as they could, and then drive the stakes anywhere.



Photograph by Taber, San Francisco.

LLOYD TEVIS.

This benevolently smiling old gentleman put miles of fence around public land that was not his.

Photograph by Taber, San Francisco.

FREDERICK A. HYDE.

His operations in taking up whole townships by means of dummy entrymen attracted Benson's attention, and they became partners in land grafting.

He saw that although no one man could legally acquire more than 1,120 acres under any combination of the public-land acts, yet, as a matter of fact, single individuals and companies owned vast tracts which a few years before were in the hands of the Government.

All these things John Benson saw; and he determined to profit by the understanding. He resigned as deputy surveyor and mapped out a magnificent plan of action, which comprehended the obtaining of large contracts for the surveying of Government lands, the employment of men to act as his deputies in the field, the securing of allies and confederates in the local land offices and those of the various surveyors-general, and even of reaching over to Washington and enlisting men in the General Land Office to help him to millions.

There had been defrauders of the land department before—robber-bees that had buzzed about and belted themselves with golden rings—but Benson, with his far-seeing eye, visualized a system beside which all the

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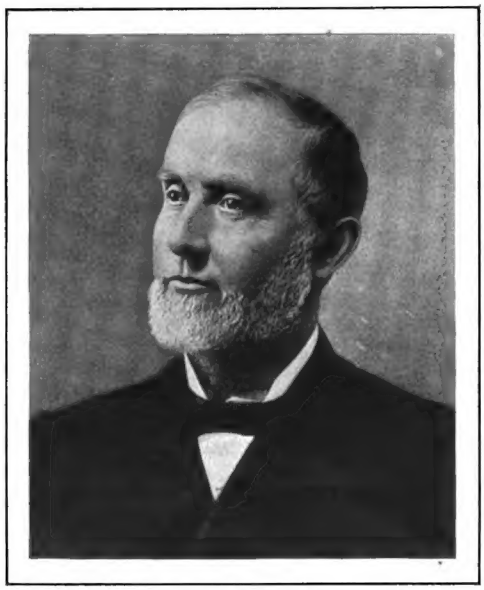
schemes in this line looked like petty larcenies. For, after all, the operations of the whisky ring, of the Star Route swindlers, of the Belknap frauds, have been as nothing to those of the land grafters of California and Oregon.

Benson was a man of hypnotic power. It was not long before a nod of his head or a wave of his hand meant more in the land offices than many a ream-long petition, with ever so many signers. He made a close study of the land laws. He knew what he could do and what he could not do. During all his gigantic operations in the West for the past twenty-four years, in which over five million acres have been tied up as the result of his pernicious activities, he has never really been within the grip of the law until now. He has from the first known the brutal power of money, and he has safely counted upon it. He has had, behind him, through good and evil report, one of the most solid financial institutions in the West—the Nevada Bank of San Francisco.



HENRY MILLER.

A butcher boy when he reached this country, but now owner of an area three times the size of New Jersey.

As we have seen, Benson's word was mighty in the land office. He was able to have all his field-men appointed as deputy-surveyors without their knowledge. He took contracts in their names and had them sign—in blank—bonds, contracts, powers of attorney, etc., of the import of which they knew nothing. Many of these unwitting deputies were mere boys, who understood little about the work in which they were supposed to be engaged. One of them, in whose name Benson took out contracts to the amount of $50,000, confessed that he would not know a solar compass if he saw one. So readily did the officials fall in with Benson's schemes that they accepted bonds of surveyors from store clerks, mechanics, street-car conductors, and others, wholly without worldly goods. Rarely was an oath of office required. Surveyors of seventeen or eighteen years of age were qualified.

Often for whole seasons the field-work of the Benson gang was the merest sham. In the California counties of Sonoma, Mendocino, and Monterey, township after township for which survey-plots were made and field-notes written up was never seen by the surveyor. In central Monterey County, where mile after mile of lines was supposed to have been run, not a stake was driven. Men who tried to locate land under the homestead or timber-claim acts could not find a single corner. And yet the Government accepted the surveys and paid Benson, in the name of his dummies, hundreds of thousands of dollars for them.

How was the fraud accomplished?

Simply by "faking" the surveys, which were made in back offices in San Francisco by men who did not go within a hundred miles of the land. The surveyor would take a county map, which showed some of the more prominent topographical features. That would give him a field to work upon where there was no need to weary himself by dragging a jingling chain through the brush. From this map he could make up a fanciful survey-plot on a larger scale, showing land-monuments, blazed trees, rocks, hills, and other natural objects for the prescribed metes and bounds. Often blazed trees would be put into an utterly treeless plain, and branches of streams would be made to run three to four miles out of their true course. It is a noteworthy fact that the maps of these surveys were among the finest ever sent to the surveyor-general's office. They were things of beauty, full of fine details, and so satisfactory that, at first, there was not the slightest hesitation on the part of the officials in signing warrants in payment for them.

Benson soon became a very rich man and

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enlarged the field of his usefulness from year to year. His operations extended over Oregon, Nevada, Utah, and Arizona. It was in California, however, that he exerted his baneful activities to their utmost. It was there, too, that his voice was loudest. If he wanted twenty or more men made deputy surveyors, all he had to do was to name them, and they got the positions. In the names of ten persons, contracts amounting to $500,000 were taken out without the request of the supposed contractors and without their consent or knowledge. Though the papers were supposed to be entered in the records, none of them discovered that these contracts were in their names until two years afterward, and in some cases not until the frauds had been exposed. So strong had Benson's influence become with the Californian land officials that whenever there was any hint of his work being investigated by a special agent from Washington, he would have that agent removed and another put in his place.

In less than five years Benson made over $2,000,000 out of his contracts; but as he was always a free spender, he was often hard pressed for funds. In 1882 he was forced to assign, but the banks advanced money on new surveys and he went blithely on.

From reports turned in to the Commissioner of the General Land Office it became apparent that Benson and his colleagues had not done the work which they had so beautifully set forth on their maps. Special agents were set to work in a manner so secret that Benson, with all his boasted knowledge of Government land affairs, did not know what they were doing. These agents worked for two years and discovered many other things beside fraudulent surveys. They found that where the Benson gang had done real work or made a show of doing it by throwing stakes out of a moving wagon, by collusion with the surveyors-general, they were often paid from six to ten times as much as they were really entitled to for doing good work. For example, T. P. O'Reilly, a Benson dummy, contracted to survey eighteen townships in Del Norte and Siskiyou Counties, California, for $1,800, that amount being distinctly understood and agreed upon as the limit of the Government's liability—that and no more; but what his silent principal really received for the beautiful map and the fine set of field-notes was $12,168.39. The work had previously been estimated at the highest rate allowed by law, but Benson received nearly seven times as much. Another contract entered into March 1, 1881, at $3,000—this and no more—proved still more costly to the Government, the contractor receiving for his artistic map and field-notes $30,139.40!

At last a particularly shrewd special agent, named Conrad, was sent to California. Conrad studied the stupendous scheme of fraud to such purpose that within six months he had put upon paper a full statement of the operations of the Benson gang. Before he had an opportunity to submit his report he was quietly forced to resign at the instance of Benson, the Washington end of whose machine was still in full working order. But other agents and other reports followed, and in 1886 the heavy hand of the Government reached out for John A. Benson. Both civil and criminal suits were begun—the initial steps in a prosecution in which no fewer than eighty-six indictments have been filed against Benson and his colleagues—a prosecution that has cost the Government thousands of dollars and up to the present has not deprived the shrewd surveyor of his liberty for more than brief periods of time, and, as he boasts, has not cost him so much as an hour's sleep.

Yet he must have been a badly frightened Benson when those first complaints were lodged; for when the time came for him to appear in court he was sailing over the blue Atlantic. His bondsmen put detectives on his trail and traced him to Chicago, New York, Liverpool, and London, and finally arrested him in Copenhagen. Then began a series of dilatory tactics by which he succeeded ultimately in wriggling for a time out of the clutches of the law. In 1888 he was indicted, but the first case was not tried against him until November, 1892, and on the thirteenth day of that month the jury returned a verdict of not guilty. In 1895 the last of the cases fizzled out, and from that time until his indictment in September, 1903, he has had comparative peace.

At what particular stage of his brilliant career as an opportunist Benson came to join his fortunes with Frederick A. Hyde is known only to those two eminent land grafters. The connection has always been kept secret, the two men even professing a strong hatred for each other, though their offices were connected by a private telephone-wire, safe from all curious ears; they were said to have transacted much business at night.

In personal appearance Frederick A. Hyde is the very opposite of Benson. He had been

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known for years as one of the shrewdest land-experts in California. Benson had heard of some of his dazzling operations, in which he had taken up whole townships by the aid of unprincipled land officers, notaries, and dummies. The surveyor greatly admired the sagacity of Hyde and was anxious to employ it in his own behalf. The two men formed their secret partnership. Since then, Hyde has been a very valuable ally of Benson, for that gentleman had run nearly to the end of his tether in the surveys.

For a time they were content with the methods pursued by Hyde—neat and secret violations of the homestead, timber-land, and swamp-land laws by means of dummies. They connected themselves with rings of small land-grabbers all over the coast. These rings transferred vast tracts of timber and grazing-land from the Government to the private ownership of Californian Cleons who were stringing car-loads of barbed wire. Benson and Hyde, as the master minds, came in for a liberal share of the proceeds in each case. When a land king wanted to grab a new principality from the Government, they would help him in his predatory plan—always for a large consideration. In one case four dummies went before a corrupt notary and took up forty timber claims, for which the notary received $400 in fees—$10 for each entryman. A man would come into the office as Jones, then go out and come in as Smith, and repeat the operation ten times. Hundreds of such dummies were employed. They were, for the most part, ranch-hands, stenographers, sailors, stevedores, and colored janitors. The papers were all signed in blank and the men who did the signing rarely knew the nature of their contents. Each dummy received a small sum for his services and was satisfied. The making of final proof was a matter of little concern to the conspirators, for they had a cohort of men ready to swear they knew the land, had lived upon it for the prescribed length of time, and were locating upon it for their own and for nobody else's benefit. Some of the syndicates which grabbed kingdoms made contracts with the grafters to furnish final proofs at so much per application.

Consider for a moment the land grafter's dummy. He is a curious individual—the most servile of tools. His deeds are the most complete exemplication of the working of the Land Conscience. He is always landless and dependent, though by validly using the same methods that he uses corruptly he might be landed and liberated. You can buy him, you can sell him; and his price is always low. Here and there, to be sure, he has been known, curiously enough, to take as his reward for a shady transaction a small piece of the land he has procured for a great land baron, and live upon it in a sort of villein socage, tending the herds of the great man before whom he bows. But nearly always he is of the Order of Transients, and his demand is for dollars.

In the early days four dummies went forth to locate land in the Sacramento Valley for Moneyed Principals. By a simple plan the years of actual residence required by law were reduced to the lowest terms. A wagon, with a few boards nailed over the top of it, was drawn over the corner-stake of four quarter-sections, all of which were taken up. The wagon served as the house which each man was required to erect by the provisions of the law. Its four corners were so placed as to cover the four corners of the land and in each corner an entryman slept as soundly as if the Land Conscience were something remote and trivial. The wagon was moved about from corner to corner, and it did not take long for the Moneyed Principals to acquire a large territory. The grafters practised many other neat little frauds. One man made his residence in a house two feet high, six feet long, and three feet wide, which he removed at will from one quarter-section to another.

But the dummy has shown more iniquitous energy in locating swamp and overflow lands than in any other way. These lands, situated in various parts of California, were sold by the State to private individuals in tracts not to exceed 320 acres to any one person, at $1.25 per acre, provided the land should be reclaimed. But by the use of dummies one of the land kings secured over 17,000 acres, and another 31,000. It was in the reclamation business that Comedy peeped forth in the schemes of the grafters. Much of the land was in the foot-hills and mountains, where there were large vacant tracts suitable for grazing. These tracts were often glacial meadows, partly overflowed in the spring, but dry during the summer, when the cattle ranged over them. Hundreds of thousands of acres of these meadows were applied for as swamp land. The act of reclamation was charmingly simple. The Land Conscience of the dummy was appeased by the mere dragging of a hoe over the ground for twenty or thirty yards. Down in Visalia they will show

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you a historic hoe that has reclaimed 30,000 acres of rich grazing-lands.

Of course, not all of the great holdings were acquired by their present owners by frauds—that is to say, by frauds that can be traced to them directly. In fact, after the agents, of whom Benson and Hyde were the most conspicuous, had, by means of their dummies, located the land and turned it over to the great cattle and wheat kings, it would be difficult to follow the frauds through their various stages and harder still to upset the title of the men who had strung the barbed wire. The king of the land does not worry about special agents and their investigations after the patent to the land has been turned over to him. His title is as good as that of the homesteader who has complied with all the requirements of the law. He is enthroned, secure.

When you have learned these things it is not difficult to understand how one hundred men in the great Sacramento Valley have come to own over 17,000,000 acres, while in the San Joaquin Valley it is no uncommon thing for one man's name to stand for 100,000 acres. This grabbing of large tracts has discouraged immigration to California more than any other single factor. A family living on a small holding in a vast plain, with hardly a house in sight, will in time become a very lonely family, indeed, and will in a few years be glad to sell out to the land king whose domain is adjacent. Thousands of small farms have in this way been acquired by the large holders at nominal prices.

It is bewildering to contemplate the tremendous tracts of a handful of men who sit in their offices in San Francisco and wield undisputed power over millions of acres. I invite you to a consideration of the Kingdom of Miller. Henry Miller came to America in 1850, a poor German butcher boy. Of his present land-holdings, only the roughest idea is to be had from the owner, as his evidence, given in court, will show. Here is a sample of his testimony:

> In taking it ranch after ranch, the ranch in Santa Clara County has an extent of eight miles square; in that county it has an extent of twenty-four miles north and south and about seven to eight miles east and west. . . . In Merced County we have thirty-six miles north and south; it is not quite north and south; and then about twenty-two miles east and west. . . . The Malheur property is an extent of ninety miles northwest to southeast and about sixty miles north to south. . . . Then comes the purchase of what we call the Todhunter & Devine property, or the Harney property, which was purchased by Mr. Singletary, Mr. Brooks, and Mr. Hayes—they were the assignees and Mr. Todhunter and Devine were the owners—that lies in Harney County, Ore., and comprises over seven-tenths of 125 miles north and south and about seventy-five miles east and west, with a good distance in between.

These are only little extracts from the main body of testimony, in which many other vast tracts were described in the same loose manner. It was shown that in all Mr. Miller owned and managed 22,717½ square miles! In Fresno County alone his holdings were 921,600 acres, while in Humboldt and Washoe Counties, Nev., they were over 3,500,000 acres, and in Harney and Grant Counties, Oregon, they were nearly 7,000,000. But think of the aggregate—22,717½ square miles or 14,539,200 acres! That is a territory as large as the four States of New Hampshire, Massachusetts, Connecticut, and Delaware! *It is three times as large as New Jersey!* It is twice as large as Belgium! It is bigger than Switzerland, it is much larger than Denmark, *it is greater than all Greece!*

Then there is the Kingdom of Haggin, a most delectable domain; the Kingdom of Tevis, the ruler of which has been called to a still greater estate; the Kingdom of Jack, which includes nearly half of Monterey County, Cal., and portions of adjacent counties. And besides these there is many another noble monarchy. Of the Kingdom of Carr it may be remarked that around it are stretched over 100 miles of barbed wire, inside of which are whole sections of Government land, which to enclose is unlawful, and over which a holder can have only a scrambling and tortious possession, as the law-books call it.

And these great kingdoms are not the land of the lean kine, but of the fat; not the land of the darnel, but of the full-headed wheat—the land of the fig, the olive, and the vine—much of it the richest, fairest land that lies under the blue arch of heaven. Think of all this vast territory! You begin to see the magnitude of the workings of the Land Conscience. But here in the domains we have looked upon is in reality only the beginning. New horizons open at every mile of the stupendous progress of the land monarchs. And what is most terribly significant is the fact that the kings are not letting go any portion of their kingdoms, but are adding to them almost daily. It is something for the landless man of the crowded tenement districts to wake up in the night and think over

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very hard and long. For at the rate at which the Landed Few are reaching forth and grasping the legitimate heritage of the Landless Many, it will not be long before the land will all be wired in and the landless man's hopes of a holding will become a faded dream.

We have seen how Benson and Hyde helped many of the land kings to enter into their kingdoms, by the aid of the ever willing dummy; but we have not yet seen the end of the iniquity. It remained for the precious twain to hatch out and exploit a scheme that would have made most men balk at the beginning as before the sheer, unscalable walls of the impossible. The new plan was to obtain possession of large tracts of State school-lands and other lands through the medium of dummies, and *dispose of them on highly advantageous terms to the United States Government itself!*

Thousands of acres of the school-lands "stood on end," as the real-estate men say in the Sierras and the foot-hills. Generally they were of little value, being covered by chaparral and dotted with granite boulders. How was it possible to unload such land upon the Government? Simply by interesting its trusted officers in the plan. The Government was making forest reservations in California and indemnifying holders of land forfeited for that purpose by giving them—acre for acre—what were known as "lieu lands," to be selected by the claimant at will in any State where Government land was to be found. Benson and Hyde's long acquaintance with the local land offices and the offices in Washington placed them on terms of intimacy with the officials. This intimacy was the means of their acquiring advance information in regard to the intentions of the Department of the Interior and the Land Office at Washington. The information enabled them to influence men who would recommend to the Government the acquisition of certain tracts as forest reserves. Having established a *modus vivendi* with these men on a money basis the conspirators not only decided what land should be recommended for forest reservations, but even drew, in their own offices, the maps which subsequently went forward to the Government with the recommendations of the officials! They made the forest-reserve selections so as to include the property which they had or knew they could get. With the advantage of knowing the lands likely to be declared within a forest reserve, they went to work to secure persons who would take up the State school-lands in those prospective reservations.

This was accomplished by buying (as the testimony before United States Commissioner Heacock showed), anybody and everybody who was willing to sell his or her name for from five to twenty dollars. Mrs. Belle Curtis, a former stenographer in Hyde's office, testified that the janitor of the office, several of his colored friends, a number of ranch-hands from Hyde's ranches and Stein, Hyde's barber, his wife, and many of their friends, were taken to Hyde's office, where they signed applications for State school-lands which they had never seen, which might be in Africa for all they knew. For signing the applications and the assignments of their rights they received from five to ten dollars. Four corrupt notaries received the applications, assignments, and affidavits in bunches of as many as forty at a time and affixed their jurats, though they knew nothing of the persons whose names were signed to the documents.

Having the title to the school-lands, the next step of the schemers was to secure the "lieu lands," which was easily done through the obliging officials. It was shown in the testimony in court that land costing Hyde and Benson $2 an acre was disposed of to the Government for lands selling for $3 an acre. The bribe paid to the officials was generally ten cents an acre for the lands actually selected by the Government. It was the particular mission of Henry P. Dimond to push the matters through the Land Office in Washington; but Hyde and Benson had still other agents. William E. Valk and Woodford D. Harlan, of the General Land Office at Washington, confessed that they were in the employ of the grafters and were paid by them. Money was sent in letters to Valk, to Harlan, to J. J. Barnes, and to other officials at Washington. The local land officials were "taken care of" in a still simpler manner. Greenbacks were sent in envelopes addressed to the agents of the different land offices, without any note whatsoever. These facts were all shown in court, and as the result of the untiring efforts of Attorney Heney, the Government's powerful instrument, the conspirators have been held for trial. The trial has not been held yet, however.

The attention of President Roosevelt had been called to some charges of land fraud against Binger Hermann, Representative from

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Oregon. Hermann had been Commissioner of the General Land Office, and it had been charged during his tenancy of that position that he had worked in collusion with others to swindle the Government out of millions of acres of valuable timber and agricultural land in his State. In 1903 Hermann was removed from his office of commissioner, having, it is alleged, burned forty-three letter-books containing correspondence that he did not want to have looked into.

Heney went to Oregon and tried to interest John H. Hall, the United States District Attorney, in the prosecution of charges against various grafters with whom Hermann is said to have been in conspiracy, notably Henry Meldrum, formerly United States Surveyor-General, S. A. D. Puter, and others. Mr. Hall did not seem to take the proper interest in the cases. He was charged by Heney before the Federal Grand Jury with retarding the course of justice, and was removed from his office—to which Heney was immediately afterward appointed by the President. Heney secured possession of facts that not only implicated Hermann in the frauds, but soon placed three of the entire Oregon delegation at Washington under the imputation of direct complicity. The most unpleasant part of the whole history is that Hermann was able, after his removal from the General Land Office, and with the official charges of fraud still resting against him, to inspire such confidence in the breasts of the voters of Oregon as to be elected to Congress!

District Attorney Heney found that the Oregon grafters had pursued practically the some tactics as those of California, from whom they evidently copied—they had made fraudulent surveys, used dummies to hold land and turn it over to them in large tracts, and had worked the forest-reserve scheme for all it was worth.

Indictment after indictment was lodged by the Grand Jury with which Heney was working. Representative Hermann and ex-District Attorney Hall and others were indicted for fencing-in Government lands in large tracts.

On February 13th last, United States Senator Mitchell, Representatives Hermann and Williamson, State Senator Franklin, P. Mays, W. N. Jones, George Sorenson, and others, were indicted for conspiracy to defraud the Government by securing possession of 150,000 acres of land in the proposed Blue Mountain Reserve and transiting them into timber-land scrip by reversion of title to the Government.

Senator Mitchell, law-partner of ex-Judge A. H. Tanner, and indicted with him on several counts, was accused of making his position in the Senate a sort of business office for the prosecution of Land Graft at Washington. One of the most damning pieces of evidence against him was a letter written by him to Tanner in Portland, dated Washington, February 5th, of this year, in which the Senator virtually confesses his alliance with the grafters. In this letter Mitchell tries to get Tanner to testify that the Senator's skirts are clear, and that he never had any share in the moneys received for expediting patents, or in other irregular ways; but Tanner made open confession in court of his own and Mitchell's complicity in the affair.

Many wealthy men of the West were indicted along with the Federal officers. It would be tiresome to give all the names; it would be a sort of roll-call of nearly all who have secured large holdings of fertile lands in Oregon and California. By the time the Grand Jury had adjourned, it had uncovered such a mass of fraud, nearly all of recent occurrence, as to make honest hearts sicken, and its indictments had fallen on the lowest places and the highest, and spread terror in the Kingdom of Graft.

If in the foregoing chapter of fraud the reader thinks that he has read the half or even the tenth part of the history of the land-grafters of California and Oregon, let him not deceive himself. Volumes could be written upon the Mexican-grant frauds, the railroad-grant steals, the timber-land swindles, the desert- and mineral-land grabs and other giant iniquities. I have here merely touched the ground in the high places, taking the most conspicuous examples of this greatest of all grafts. And at the bottom of it all is that cool, indifferent, easily satisfied Land Conscience, one of the most baffling elements of human nature, with which the reformer of the future will have to deal.

For something primal in man's nature, something that moves for conquest, something which sets the lust for land even above the lust for gold, makes the Land Conscience the shifty, supine thing that it is. Reformer of the future, if you would change all this, my word for it, you have your work cut out.

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The Other Two

By ZONA GALE

Illustrations by Anne Estelle Rice

PELLEAS has a little niece who, when she sits in my room in the sun, combing her gold-brown hair, looks for all the bright world like a mermaid. I told her this when, on the morning after her arrival to pay us a visit, I found her sitting in my sunny south window, with her hair all about her shoulders.

"Enid," said I, "if I could tie your hair back with a rainbow and set you on a tall blue and white wave, you would be a mermaid. And by the way," I added, "perhaps you can tell me something I have always wondered: how the mermaids in the sea-pictures keep their hair so dry."

For answer Enid smiled absently, and shook back her mist of curls, and looked at me meditatively, and sighed dolorously. But Enid is twenty, and twenty is both meditative and dolorous, so I went on tranquilly putting sachets in my old lace; for I, at seventy, have sunk some of my meditations and all of my dolor in such little joys as tenderly arranging my one box of rare old lace. That seems a small lesson for life to have taught, and yet it was bitterly hard to learn.

At length Enid said:

"Aunt Ettarre, were you ever in love?"

Is it not curious what fragrance floats in the room immediately that question is asked? Of course it may have been the orris and the rose-leaves in my hands, yet I fancy that it was a presence.

"If forty-eight years of being in love," I reminded her, "would seem to you fair proof that I——"

"Oh, that kind," said Enid vaguely. "But I mean, were you ever in love so that you were miserable about everything else, and you thought all the time Somebody couldn't possibly be in love with you, and so that seeing the postman made your heart beat the way it used at school-exhibition, and so that you kept the paper that had come around flowers——"

Enid saw me smiling—not at her, Heaven forbid!—but at the great collection of rubbish in the world saved because somebody beloved has touched it. Bless the world—what a deliciously haunted place it is, with more than enough of these priceless treasures to fill everybody's bureau-drawer!

"Dear me, yes, indeed," I said. "Do you think my hair was always straight on rainy days, as it is now?"

Enid sighed again, even more dolorously, and shook her head.

"It couldn't have been the same," she murmured decidedly.

Poor, dear Twenty, that never will believe that Seventy could have been "the same!" But I forgot to sigh at that, so concerned was I at this breaking of Enid's exquisite reticence—that enviable flowery armor of young womanhood. So I waited, folding and refolding my old Mechlin, till I had won her confidence.

He was a blessed young lawyer, it developed, with very long lashes and a high sense of honor inextricably confused with lofty ambition and the most beautiful manners. Enid's father's sole objection to him was the youth of them both; the young lawyer, I

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elicited, was one year and five months older than Enid.

"But it isn't as if he hadn't seen the world," said Enid magnificently. "He has been graduated from college a year, and he has been abroad twice—once when he was nine, and then for two months last summer. And he has read everything, and he says he has—he calls it 'exploited' everything, and found that love is the only thing in the world. Oh, Aunt Ettarre," said Enid with awe, "and then think of his loving me!"

"When am I going to meet him?" I asked; and, as I expected, Enid flung herself down at my knee and clasped her hands over the old Mechlin.

"Oh, would you —would you? Papa said he would trust me this week to you and Uncle Pelleas. Might he call — might he come this afternoon?" she cried.

Below stairs I told Pelleas about it, and he sighed and looked in the fire, and said: "Bless me, I used to wheel her mother in a go-cart," and then smiled back at me.

"Why, of course he may call," he said; "any fine fellow who is honestly in love is as welcome here as a king."

"Well, then," said I to Pelleas, taking a wise though base advantage of his enthusiasm, "let's go down together and tell Nicola to have tea on the best tray at five this afternoon."

Pelleas looked at me doubtfully.

"She's making raised doughnuts," he demurred.

Nevertheless we descended to the kitchen and braved our old servant together. She was picking the doughnuts from the hot lard as delicately as if she had been selecting violets for essences near her native Capri. She did not deign to turn or speak as we slipped in the door. Even when Pelleas had put the case to her gracefully, dwelling on the lightness of the delicacies desired that afternoon, she did not vouchsafe reply until she had brought a colander, filled with her hot, brown dainties, to the table. Then she rested her hands on each side of the pan. Her gray hair was brushed smoothly back from her withered face, and a blue kerchief was knotted about her rugged throat.

"Who's comin'?" she demanded; but if Nicola were to ask to see our bank-book, I think that we could hardly deny her.

"AUNT ETTARRE, WERE YOU EVER IN LOVE?"

"It's a friend of Miss Enid's," Pelleas explained.

"Man?" inquired Nicola grimly.

Pelleas admitted it. I, fancying myself wiser in the conceits of Nicola, ventured something else.

"I think, Nicola," I said, "that they — that he — that they — and I thought if you had some of those crumpets—"

"Yah!" exclaimed Nicola. "So there's to be two pair o' you!"

Then something wonderful happened. Nicola slipped both hands beneath her floury apron and rolled up her arms in its calico length, and put her head on one side and smiled—such a strange, crinkled smile, interfering with all her worn features at once.

"My father had many goats," said Nicola without warning, "and one summer I went with him to buy more—though that was be-

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WE DESCENDED TO THE KITCHEN AND BRAVED OUR OLD SERVANT.

fore my bones were all turned to cracked iron, you may be sure. And there was a young shepherd——"

At that very moment a sharp snapping and crackling came from the kettle, and Nicola wheeled with a frown.

"So," she shrilled angrily, "you come down here, letting my lard get too hot to go near to! Is it not that I am baking? And as for the tea, it may be that there isn't any. Go away!"

"Pelleas," said I, as we climbed the stairs, "if it were not that Nicola is too old to work anywhere else——"

"I know it," nodded Pelleas, frowning.

This is the dialogue in which we take part after each of Nicola's daily impertinences.

At four o'clock that afternoon I sat up from my nap and heard a little tap at my door. Enid came in, her hair a glory about her flushed face, her little blue-embroidered frock shimmering and ruffling to her feet.

"Oh, Aunt Ettarre," she begged, "put on your gray gown and your Mechlin fichu, will you? and come down right away—well, almost right away," she added naively.

"Perhaps I have a letter to write first," I assured her; and then the bell rang, and Enid, her eyes like stars, tapped down the stairs.

I was a long time about my dressing. The gray grosgrain silk is for very special occasions, and I had not worn my Mechlin collar since Pelleas's birthday, nearly a year ago. When I had them both on and my silver comb in my hair, I was terrified to hear Nicola's step outside my door. I bade her enter, with the trepidation of one thieving the preserves. She thrust her head in at the door, and stood transfixed at the sight of so much grandeur. She was very scornful.

"Yah," she said grimly, "I hope you've got your neck well packed with flannel under that slimpsy stuff. One would say you dress lightly, lightly, for fear of missing the rheumatism!"

She suddenly banged the door, and went crookedly down the passage before I had a chance to remention the tea. In a moment she came back, threw open my door, and flung something on the bed.

"There," she said crossly, "put it on! No need to dress as if you was ninety!"

And there on my pillow I saw, as she hastened away, the great pink tea-rose that had

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blossomed only that day from the rose-plant in her own window, where she had tended it for months. I put the rose in the lace of my dress, and, being a very foolish old woman, failed to keep back my tears.

Pelleas was in the library across the hall from the drawing-room where those two dear little people were. I opened the library-door softly and went in and stood close beside his chair before he turned. Pelleas is not in the least deaf, as we both know; he is simply no longer distracted by small, unnecessary noises.

He looked up smiling, and then sprang to his feet and suddenly caught my hands and held me at arm's-length, and kissed my lips, and bade me turn about slowly, slowly, so that he might see. One would think that I had never worn my old grosgrain and the Mechlin! I told him so, half crying for very happiness. And we talked a little about the first night that I had worn it—oh, so many years before! and about many things in

door. At the foot of the stairs he stopped for a minute.

"Do you remember, Ettarre," he said, "the night that I 'spoke' to your father, and you waited in the drawing-room, half dead with alarm, as you made me believe?"

"Ah, yes," I cried, "and how my father used to say that you won his heart by your very beginning. 'I can't talk about it, sir,' you said, 'but you see, sir, you can—and will you?'"

We laughed together, as we are never tired of laughing tenderly over that, and I remembered, tenderly, too, the old blue-and-white drawing-room, with the spindle-legged chairs and the stiff curtains, where I had waited breathlessly that night, in my flowered delaine gown, while Pelleas "spoke" to father. I was trembling when he came back, I recall, and he took me in his arms and kissed away my fear. And someway, the thought of the girl in the flowered delaine dress, who was I, and of the eager, buoyant young lad who

"MY FATHER HAD MANY GOATS IN CAPRI."

which the very sunshine of the room had no part, because these things were so much more luminous.

At last, when the clock struck five, Pelleas and I crossed the hall to the drawing-room

was Pelleas, must have shone in the faces of us both when we entered our drawing-room now, reverently, as if to meet our long-gone selves.

He was a fine, handsome fellow, this young

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lover of Enid's, and their sweet confusion and their little dignities were enchanting. Pelleas and I sat on the red sofa and beamed at them, and the little fire tossed and leaped on the hearth, and the shadows gathered in the corners and fell upon us; but on Enid and her lover the fire-light rested lovingly. Oh, what a wonderful hour it was for our plain little drawing-room, doomed for so many weary years past to have been the home of talk about wars and rumors of wars, and relatives and their stupid doings, and even about the matches made by shadowy lovers whom it never might see! And lo, now the shabby room was called upon to harbor young love itself! No wonder that the sober bindings on the shelves tried, in the yellow fire-light, to give golden news from their own storied hearts, that beat with the hearts of other lovers; no wonder that the Huguenot twain on the wall smiled with tears, for very joy; no wonder that the wax-blossoms on the mantel looked like a bridal wreath. At last, at last the poor room, long deprived of its brightest uses, was habited by young love!

Presently Pelleas startled me from my reverie.

"It's quarter past five," he murmured, "and no tea."

So Nicola intended to do as she pleased, and she was pleased to send no tea at all, and the rose was but a sop to Cerbera! And I had so counted on seeing these young lovers in the delicate intimacy of their first tea! But even in that moment of my disappointment, I heard the stair-door creak, and then I heard her coming up, one step at a time, so that I knew her to be laden with the tray.

Pelleas hastened to open the door for her, and we were both fain to gasp with astonishment. For in came Nicola, splendid in the newest and bluest of dresses, with—wonder of all!—a white cap and apron, the despised badge of servitude, which I could never persuade her to wear. And when she had set the tray on the little table I had much ado to keep from grasping her old hands. For she had brought the best silver, the best china, the best doilies—and oh, such white chicken sandwiches, such delicately toasted and buttered crumpets, such odorous tea and thick cream, and, to crown all, a silver dish of bonbons!

I tried to look my gratitude to her, and I saw her standing by the fire, tranquilly inspecting Enid's young lover and pretty Enid herself, who was helping him to place my chair. And then, very slowly, Nicola began rolling her wrinkled arms in her crisp white apron, as she had in the morning, and, very slowly, with her head on one side, she began to speak.

"My father had many goats in Capri," she abruptly began again, "and one summer I went with him to buy more. And at noon my father left me in the valley while he went to look at some hill-flocks. As for me, I sat by a tree to eat my lunch of goat's cheese and bread, and a young shepherd of those parts came and brought me berries, and a little pat of sweet butter, and we shared them. I did not see him again—but now I have made you a little pat of sweet butter," said Nicola, nodding her old gray head.

We were all silent; and Pelleas and I were spellbound, for it was as if this old, withered, silent woman had suddenly pulled aside her robe and looked into her own heart, and had given us news of its ancient beating. Old Nicola—to have harbored such an hour of Arcady as this! And at that moment she turned on me with fury.

"For the love of heaven!" she cried, terribly, "why sit there, stock-still, till the crumpets are stone-cold and the tea as red as the tail of a fox? Eat!"

She was out of the room like a whirlwind, and clattering down the stairs. And for a moment we all looked silently in each other's faces, and smiled a little—but tenderly, as if some unknown dead lover had lifted his head from his grave.

Therefore we drank our tea very happily, and Enid's young lover, with his whole heart in his eager face, told us quite simply of his love for her, and begged us to help him. And we all well-nigh laughed and cried together at the bright business of life.

It was a very memorable and precious hour—such an hour as may not come to you till, as is true of Pelleas and me, you can no longer find expression for the boy's happiness and the girl's happiness in your own old hearts, save in the happiness of the young hearts about you.

When the shadows had quite fallen and the young lover was gone, and Enid had slipped away to her room to dream alone, Pelleas and I sat long over the fire beside the deserted tea-table. Nicola's rose, fading on my lace, gave out a heavenly fragrance, and the room was filled with little spirits and presences to which the perfume was akin—young hope, young prayer, young dreams.

Pelleas stirred slightly and smiled at me.

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Woodland Voices

By HELEN WHITNEY CLARK

ACROSS the woodlands bare and still a rhythmic note is heard,
As if some hand with tender skill a vibrant chord had stirred:
And hark! the bluebird's silvery throat bids quavering echoes ring
With that first thrilling, soulful note that wakes the sleeping spring.

Like strains from some glad minstrel's lute the swelling cadence nears,
And voices that have long been mute reecho in our ears;
With siren songs they seem to woo our steps from haunts of man,
And south winds blow as if they blew upon the pipes of Pan.

They open to our charmèd gaze green vistas cool and wide,
And coverts in whose bosky maze shy hamadryads hide;
They lure us on 'neath smiles of May where dimpling brooklets creep,
Where catkin'd willows bend and sway, and mottled shadows sleep.

They tell of leaf-encurtained dells, where lowing cattle stray,
And softly swing their tinkling bells from morn till close of day;
And still with siren song they woo our steps from haunts of man,
And south winds blow as if they blew upon the pipes of Pan!

The Chivalry of David Henley

By ANNE O'HAGAN

Illustrations by John Cassel

I

EVEN before she looked at the superscription, Jessica knew what the package contained. It was Henley's book; Henley's own hand had directed it to her. She smiled at the superscription, its vowels a matter of mere conjecture.

With shaking fingers she cut the cord in half a dozen places, though her meaningless pet economy was cord. There it lay—"The Lobbyists, by David Brewster Henley." She turned to the fly-leaf, and there again was the scrawl she had come to know so well.

"To Jessica Stewart, the creator of this book, from David Henley, her penman, in gratitude and friendship."

She laughed happily, and then she read the note that lay between the leaves.

"Dear Jessica," it ran; "This is the first volume I could get my hands on. I did it up myself, you'll observe, instead of putting you on the complimentary list. It's out—your book. It would never have existed but for you—you know that, don't you? I'm not sure I congratulate you, but I do thank you, dearest and kindest of girls. The two years we have worked on it have been the best in my life.

"I shall come in this evening in the hope of finding you. D. B. H."

There was not one of the group of stories which she did not know by heart. She had heard them as anecdotes of Henley's sessions of legislative reporting; she had seen them outlined in half a dozen sentences on random scraps of paper. She had criticised, ridiculed, encouraged boundlessly; she had suggested,

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pruned, planned, stimulated his flagging interest by her own unfeigned zeal. She had corrected typewritten copies and proofs, and she had fought against the first cover-design. She knew the tales word by word. But she sat down and read them through all the afternoon, missing not a syllable.

"It won't create a literary revolution," she said, smiling as she closed the book and began to dress for dinner. "But it's a beginning, and they're good—the clear, strong, unsentimental, masculine things."

Already his novel, "John Blount, Assemblyman," was under way. But more than his plans or any possible material reward from them was the realization of the changed attitude of the man himself, vigorous where he had been mentally indolent, permanently interested where the fatal habit of boredom had sat blighting him. And that was her accomplishment, whatever the book was.

She recalled her first talk with him. She had come into the glaring, overheated, busy office of the *Chronicle*, unnerved after a day of hideous reporting on Long Island. She had been hungry, tired, mentally and physically exhausted. And Henley, lounging somewhere in the big room, had marked her lassitude, had carried her, half reluctant, off to supper, had lectured her on the care of her health, had expended upon her kindness from a store not frequently drawn upon in his solitary, irresponsible life. She had not meant that the supper should prelude any deep friendship. She had brought ideals of chaperonage into the busy world and they had cut her off from companionships. She had had no intention of making an exception in favor of Henley; but she found that he too was alone, bored, drifting away from all his early ambitions for the mere lack of incentive and encouragement. Then she had fervently thrown away her theories and had paid him for the half-patronizing kindliness of that first evening with a generosity of interest and inspiration which was very feminine.

When he came that night he looked at her with mock lugubriousness.

"Not a single convulsion of nature," he announced, "and the book out twelve hours!"

She laughed, and tossed a cushion toward his favorite chair.

"Lie back and be comfortable for once," she commanded. "But don't quote the occasion as a precedent."

"May I smoke?"

"When haven't you? There's an ash-tray on the desk; I merely mention it. The room was swept to-day."

"How do you like your book?" he inquired after he had lit his cigar.

"Print becomes it very well. There are two or three small proof-readers' errors. How did we manage to overlook them in the countless readings we gave the thing? You must have them corrected before the next edition."

Henley broke into deep, mirthful laughter.

"What," he inquired anxiously, "would you suggest as an appropriate get-up for the tenth edition? Ought it to be a *de luxe?*"

"But a second edition is quite likely—almost sure."

"O Jessica, for a practical woman you're the greatest believer in fairy stories! Do you often set out to find the pot of gold at the rainbow's end nowadays?"

He sent her a glance of intimate affection. She, singularly free from the coquetries of self-consciousness with him, scarcely noticed the look. All their intercourse, familiar and mutually dependent as it had grown to be, had been utterly without expressed sentiment, or even that conscious, unexpressed sentiment which creates the most inflammable of atmospheres.

Emotion had not flourished in the soil of so much labor.

But to-night Henley looked at her with a deepened admiration and pride, because in the successful outcome of his undertakings all his tenderer feelings were intensified. For once they were idly enjoying the fruits of toil; there was in the air, if not a languor, at least a relaxation.

"There's one queer thing about your stories, David," said Jessica at last, breaking the half-dreamy quiet into which they had fallen.

"What's that?"

"There isn't a sentimental one in the dozen."

David reflected.

"That's so. Well, sentiment doesn't flourish about the capital."

"I'm not sure it's that," she argued. "I think sentiment doesn't flourish about you, David. You're a most unromantic person."

She had uttered the words in a spirit of idle teasing. But when she heard them strike the air, they filled her with a sudden embarrassment. She sought to clear it away with explanation.

"I mean," she elaborated, "that I don't

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"DON'T YOU THINK I DO?" HE ASKED UNSTEADILY.

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believe you know, either by experience or intuition, anything about love."

The words hung poised, and mischievous sprites tossed them about, refusing to let them sink to silence. They vibrated against her ears; the little room was full of them as a bar of sunlight is full of golden motes. The syllables crowded back upon her, smothering her. Now they were rose-petals, blinding her eyes, sealing her lips—love, love, love. What had she said, what spell had been wrought, what was this sudden wonder that held her blind, breathless, waiting?

The full silence that had fallen with her words quivered from her to him. He, too, was caught in the whirl of the magic she had evoked. He looked at her swiftly. Her head still leaned back upon the cushion of her chair, her eyes were still away from him. But the tilted chin and the throat below it and all the face, clear to where the pale hair met the broad, honest forehead, was incarnadined. Suddenly she was beautiful and desirable in his sight. Her words beat against his ears, his heart——

He found himself standing by her chair. On his lips was the soft fire of hers.

"Don't you think that I do?" he asked unsteadily. "O dearest, dearest, don't you think that I know anything about love?"

II

THE square, its bare trees mere sketches in the delicate purple mists of the early evening, became a sudden garden fruited with great globules of gold. Jessica had been looking across it with unseeing eyes; now the sharpness of the transformation commanded her attention. She played with the notion of her life as a dim, nebular region, upon which in a dazzling moment the light of love had burst. Then she sighed, turning away. The parallel was a poor one.

"There's a measure of stability about electricity," she said, turning from the window. But she shook her head impatiently at the expression. She had always had a healthy scorn of the callow cynicism of half-experience, and she liked it in herself as little as in others.

Her engagement was six months old. Her dissatisfaction was almost co-extensive with it. To-night she would have said that from the very beginning, after the first dizzy rapture, the first unquestioning ecstasy of emotion, her doubts had begun and she had known but half-hearted joy. It seemed to her that the very first of Henley's farewells as a lover had left her aching with the sense of need.

On the table, when she had lighted the lamp, she saw a note from him. She opened it with the slight constriction of the throat she always had nowadays at sight of his writing, her eager hope always dashed by the expectation of some hurt to it.

"Dearest:" the note ran; "A foolish gentleman in Boston has desecrated the water side of Beacon Street by shooting down a highly respected citizen, and everyone is busily engaged in explaining that it was a mistake. You'll see the afternoon despatches. Ferguson insists upon sending me off to unravel the mystery—the murderer is expected to become emotionally garrulous at sight of me.

"I have looked everywhere for you to tell you about it, and have finally discovered that you are interviewing the Mormon lady at the Holland, and that you're to send the story down. I wanted to say good-bye to you for a day or two, but after all, it's as well that I can't. Office good-byes—do you like them as little as I do?

"Here are the tickets for the show to-night. Take some man; I hate to have you out without adequate protection. Maybe Martyn can go.

"And remember that you are not to have that cold when I come back. Miss me—at least half as much as I shall you. D. B. H."

"I knew it," said Jessica drearily to herself. "I knew it. I was sure that something would happen to spoil to-night."

But after a minute's brooding she took herself to task for an unreasonable idiot, telephoned to the Van Rensselaer office for a connection with Mr. Martyn's studio on the top floor, and gaily inquired if his engagements would permit his taking her to the theater. Mr. Martyn's delight, as he explained, was fourfold. He wanted to see "Cousin Kate"; he adored first nights; he did not wish to finish the drawing which he had pledged to the confiding art manager of an advertising concern for the next morning; and finally and chiefly, he always desired to be with her. Young Martyn suspected the unannounced engagement of his friends, and gave rein to his admiration for Jessica with a sense of delightful security.

Jessica laid the little note, the kind, inherently indifferent, conscientiously affectionate, little note away along with various

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other specimens of the same epistolary style. She supposed that no reasonable woman would cavil at it! But she wanted a love which would fulfil every desire of an irrational woman; she wanted ardor, despair, passion, which would disdain trivial cleverness. She did not want to be sent to the theater with young Martyn. She wanted to be forbidden young Martyn's cheerful, harmless society.

"Novels," Jessica told herself for at least the thousandth time since her engagement, "have been my undoing. They have given me false notions of love, false expectations of men, false views of everything. David does love me. He comes to me every free moment that he has; he works with me—I don't think he would pass a sentence without my seeing it; he is tolerant of my moods, admires my character and my attainments—" She struggled to fasten a waist in the back and the current of her thoughts varied. "In short, I have sketched a very delightful cousin or an ideal brother-in-law!"

Over the thought of their more distinctly lover-like relations she sighed again. David was not without ardor, not without his outbursts of demand for tenderness; but even they, though she tried to persuade herself that they meant love and the passion of love, left her dissatisfied. In those infrequent moments it was primeval man that looked through his eyes toward primeval woman, not the soul of David Henley yearning for annihilation and life everlasting in the soul of Jessica Stewart.

"I'm a romantic fool," she told herself angrily. "He does love me; he needs me; with habit he needs me, and with his mind he needs me, and with the great longing of human loneliness he needs me."

"But oh, you poor thing, you poor thing!" cried the voice that had never been stifled in her since first David had tilted her head back and had looked down upon her transfigured face with eyes half passionate, half scrutinizing, "when has he whispered your name to the rose? When has he lain awake to watch the white stars coursing, because somewhere in their revolving they shone upon the place where you slept? When has he been willing to forego everything for the sound of your voice, the look of your blown hair?"

"At any rate," for the thousandth time Jessica answered the questioning, tormenting voice, "he gives me all that he has to give. And, O my dear, my dear and kind and true, that is all the wealth of love I want."

So with loyalty she put down her longings, and with the glorified common-sense which is demanded by the stern code of her generation she banished disappointment. The somewhat inadequate reward for her heroism was that she derived a measure of enjoyment from the youthful irresponsibilities of Martyn, except in those moments when her heart ached poignantly for another figure in the chair next to her at the theater, and another pair of eyes, less eager, less sympathetic perhaps, than Martyn's, but dearer than all the world, to meet her own after each sally of stage wit.

Henley was in Boston a week. His brief notes, affectionate, amusing, referred Jessica to the *Chronicle's* account of the *cause célèbre* for the history of his life. She read them with a mixture of loathing for the subject and of unwilling admiration for his journalistic style—that combination of penetration, shallow superiority, and vivid English, of which he mysteriously retained only the good in his more lasting work. There was the customary woman in the case, and for a day or two Henley dwelt upon her with avidity. Suddenly his references to her became perfunctory. The other papers, Jessica observed, continued to make much of her and to draw effective contrasts between her and the daughter of the distinguished victim. Henley barely mentioned the latter, accorded her no more description than could be gathered from the vital statistics of her native city, and refused to make her into pathetic copy. Jessica wrinkled her forehead over this anomaly. Then she smiled with sudden understanding.

"Dearest!" she cried in her heart. "You are keeping her out of all this as far as you can. How kind you are, how kind!"

She remembered with a rush of gratitude his goodness to a bedraggled young reporter one night long past. Still, it was not like Henley to be swayed by personal feelings in the discharge of his unpleasant duties—indeed, to have personal feelings.

She found him waiting for her when she came in from the office one afternoon at the end of the week. Joy surged high in her. She could never see him now without this blinding rush of tenderness. She stood at the door of the Van Rensselaer gilt-and-tapestry reception-room, with the gas sparkling odorously and undeceptively in the red asbestos fireplace, and for a second she watched him as he stood staring unseeingly at the customary pale etching of a bayside port.

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"David!" she called.

He turned, his face glowing with sudden pleasure.

"I thought you'd be in soon," he said. "So I waited. May I come up now—this instant? It's so long since I've seen you!"

NEVER HAD HE LOOKED BACK TOWARD HER WINDOWS.

"I've aged sadly, haven't I?" She spoke with a jocularity intended for the elevator boy. "Come up, do."

When the door of the sitting-room closed upon them, he held her close to him with an arm across her shoulder, while he looked at the familiar chairs, the familiar shelves with their books, their blue-and-white and brass. When he had looked his fill, he sighed and released her.

"I don't know what was the matter with me," he explained. "But I felt that there was going to be a great change in you or in the room before I could get back. I grew fairly panicky coming over on the train. But you're both the same." Then he kissed her.

"Only when we are conscious of change in ourselves do we anticipate it in others," replied Jessica didactically. She had merely meant to be sententious after the copy-book fashion, but her words seemed suddenly of evil omen. She hurried on: "Have some tea?"

"Yes, please. How's your cold?"

"Better," she mumbled from the corner cupboard. "When did you get in?"

"At four—and came straight here."

"O eager lover!"

Contentedly he watched her moving about the room. By and by she asked:

"Did you have a chance to do any work on the Book while you were away?"

"No. The story kept me pretty busy. What did you think of my stuff?"

"Oh, it was clever and I hated it! You didn't make much of the daughter."

"No—I don't know when I have loathed the newspaper business as I did up there." He spoke with unaccustomed heat. "Not since I saw you breaking down under your foolish devotion to it. It was disgraceful. A young girl she is, mind you, twenty-one or so, just out. She has been most delicately reared; was her invalid mother's companion and pupil until Mrs. Pyncheon died a year or so ago. And since then she's been in the seclusion of her mourning, until this winter. Think of her plunged all at once into unimaginable grief and horror, and, as if that were not enough, a tribe of us unclean birds circling about her! Jess, if the Book makes any kind of a hit, we'll get out of the business."

Jessica heated the teapot carefully and measured the tea from the old-fashioned

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caddy. Her face was half turned from him, and her head bent as though in the profundity of her calculations.

"I think you are rather hard on us," she said finally, when the measuring was over. "We do not create the ugliness in the world."

"No. And the buzzards do not kill the travelers in the desert. But, Jessica, how inconsistent you are! You're always hating it, always looking forward to the time when I can give it up."

"If I remember," said Jessica, a little coldly, "you have always opposed my point of view. You're as inconsistent as I am. But it only means that I don't like to be called buzzards and things. It hurts my feelings. Is she as pretty as the *Star* said?"

"Miss Pyncheon? I don't know whether she'd ordinarily be called pretty or not. Of course, every woman in an affair of this kind is a raving beauty, if she only has the proper complement of limbs and features."

"What does she look like? Have a wafer?"

"No, thank you. I'm no good at description. She's a white-birch sort of a girl, tall and slim and swaying. Her hair's a very dusky, loose-tendriled black, and her face a longish oval, very pale. I got in to see her through the Brookses, you know. You forgot to give me any sugar, dear. I suppose Martyn doesn't take sugar?"

"That is a very clumsy and vulgar witticism, David," said Miss Stewart in disdain. But all the cry of her heart was about a girl, slender and virginal like the young birch, with dark hair, and eyes that shrank from horror and appealed for pity.

III

THE manuscript slid from Jessica's fingers to her lap; she heard the sound of a sob and realized that it had issued from her own lips. She was cold, and shaken with emotion.

For a month after his visit to Boston Henley's book had lagged and dragged in a way maddening to her intense energy.

"You know that I can't help it, Jessica," he had pleaded, when at meeting after meeting her despairing eyes had accused him of the old indifference and languor. "I can't, indeed. I've come to the love, and I'm a duffer at love-scenes. When the novelists are properly unionized, I sha'n't have to do them; there'll be a beautiful subdivision of labor; a love-scene man will no more attempt a Wall Street panic, or *vice versa*, than a carpenter would attempt a glazier's job now. Ah, then we'll have fine novels! Don't frown, Jess; it isn't pretty. Besides, don't you remember that you yourself once declared me an ignoramus in love?"

She tried to keep behind her lips the retort, "And I was right." But it slipped out, and Henley looked at her with a scrutiny half keen, half pitiful, the spirit of badinage dying in him.

"Poor Jessica!" he said, touching her hair gently. "I'm afraid I'm a disappointing sort of a person."

"Only when you won't write." That time she had been resolute to ignore the opening he gave for personal tragedy.

"Well, I'll be disappointing no longer," he had declared. "I'll write."

For a month he had been abstracted, absorbed, and now here was the result, these chapters that left her sobbing, moved to the heart by their unexpected intensity. They breathed the awe, the mystery, the beauty of love, working in the heavy soul of *John Blount*, melting with sudden divine heat the icy pride of *Frances*. Henley's words to her, Jessica, never thrilled her as the words he put into the mouth of his hero; her own love for him had taught her all she knew of ecstasy and pain, of instinctive rapture and despair. With her, love had not been the response to demand in him, but was itself the torch of fire. And to read words of his that swayed her as his spoken words had never done, to learn through this paper creation of his all that he knew of the compelling force of the world—here was the beginning of agonies.

Yet she did not recognize this at first. When she had escaped from the domination of the written scenes and come out of the life of *John Blount* and into her own again, she was conscious only of jubilant pride.

"It wasn't real, you little fool!" she laughed to herself, drying her eyes. "It wasn't real. David did it with his little pen—a silly fountain-pen and David's steady, big, kind hand did that! They made you laugh and cry and catch your breath, and shut your eyes so as not to see the heavens open. David's work! This proves him. This proves him. He can do anything now—anything! And to think that it was you who made him begin, who kept him at it! Why, the man's almost a genius."

Her joy grew soberer by degrees, and upon the heels of the quieter mood a question came.

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Whence had he that assured knowledge, that depth of feeling? How did he acquire them, he who had dealt almost clumsily with sentiment hitherto? If her own intercourse with him had shown him to her as a man of romance, of passion, she could now have attributed the sentimental awkwardness or triviality of his earlier work to a sort of self-consciousness in the handling of new tools, and this beauty and power to his final mastery of them. But she knew him as an affectionate, kindly, clever, moderately ardent man, against whose unemotionalism her own intensities were receiving constant hurt. And here was a writer who knew the glamour of young dreams and the full, resistless sweep of noonday love, and had somewhere learned the tragedy of renunciation.

Like a flash of jagged lightning cutting through the gloom came the jealous illumination—the white-birch sort of girl. Of course! In the spell the novel had cast upon her, she had not noticed that the supreme scene was at the edge of a winter grove—white birches shivering upon the bank of a brook thin-sheeted with ice, the duskiness of the forest beyond. Now she remembered! Always that image in his mind! And thence the knowledge of the holy depths of life that had suddenly brought him to the fulness of his power.

She called herself a reasonable woman and she battled against the destructive impulses of her jealousy. She subdued the desire to summon him to a scene of explanation, of probing and recrimination, as she subdued the desire to cry aloud, to beat her head against the wall, to choke back sobs with cruel fingers against her throat instead of with determined self-control. But she never for a second questioned the truth of her intuition.

"He loves her," she kept saying to herself. "He loves her. He may not know it yet; he may know it and put it away as disloyal or as a vagary of his pity. But he loves her. And I thought I had done so much for him in putting his commas straight—and she inspires this!"

"But even granting that," soothed sophistry, "what does it matter? He is devoted to you, fond of you, dependent on you. If something in that young girl's position or personality set vibrating an untouched chord in him—still, here is his daily life with you. By and by the chord will vibrate less and less; only a faint memory of a sad, appealing measure will haunt him. And you——"

But the demand that each woman's virginal soul makes of one man in the world—the demand of all or nothing—swelled to anguish in Jessica. So long as she could persuade herself that she possessed all he had to give, she could force herself to a certain semblance of content. Now, sure with the irrefrangible surety of instinct, that another woman had caused the blossoming of the flower in his heart, that its perfume exhaled toward her, Jessica wanted nothing of him. All the arguments of reason, the prating about congeniality, need, fondness, were brushed aside. From another man these might have contented her; but in first love, the measure of its greatness is its infinite demand. Dimly she foresaw that the time might come when compromises and makeshifts might suffice her; but not here, where she cared supremely. Stronger than logic, stronger than trivial considerations of better and worse, of generosity and right, uprose the fierce demand of her undivided heart for the whole of his. She found herself suddenly calmed into thankfulness that their relation was so uncomplicated; she was filled with swift pity for the women to whom such knowledge comes after marriage, after motherhood. Thank God, thank God, she was free to refuse the degradation of half-love!

Across this decision, which left her gray and old, one hope shot. Perhaps she was wrong! Perhaps she was merely a jealous woman endowing the delusions of her jealousy with the authority of the inspired truth. Perhaps——

The telephone rang. Mr. Henley, a voice from the office downstairs announced, wished to see her. Her own voice shook as she bade him come up.

He looked pale and worried as he entered.

"It's late, I know," he said, not noticing that she withdrew from his kiss of greeting. "But I'm off to Boston again—and I wanted to see you to explain."

"What is it this time?"

"The same case. You know the trial is just on; the other was just the crime and the inquest and the grand jury business. I told Ferguson I wouldn't go"—there was a nervous, annoyed frown on his forehead—"I particularly did not want to go. I—I wanted to stay with you, sweetheart."

Jessica's intent eyes never left his face; his wandered from object to object in the little room. Now he looked at her.

"Yes," she said. "But Ferguson wouldn't let you off?"

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"It wasn't that." His eyes shifted again. "But—he was going to send Knowles instead. You know what a ghoul Knowles is, how he'll dwell on every detail. Frankly, dear"—he dragged his vague tones and looked back to her—"I can't bear to think of the copy he'd make of Charlotte Puncheon. It's such a horrible position for the child anyway."

"Yes, it is. I didn't know her name was Charlotte."

"It is—Charlotte." There was silence for a few seconds while the sound of the girl's name died upon the air. Then he said:

"Well, dear, am I a fool to go—when the book's to finish, too? And I can't stop the other papers from printing columns of ill-bred drivel about her. There'll be buzzing of flies anyway. I'll only be called down, perhaps called back, by the office for not knowing news when I see it."

"Don't turn introspective, David," said Jessica. "It isn't like you. You had better run on, hadn't you?"

"Yes, I'm going over on the midnight train, and I must go home first. By the way, the chief was talking of having a Sunday series on the immigrants before they immigrate, with you for the *Chronicle's* 'special commissioner.' Ferguson spoke of it at dinner to-night. I never regretted so much that our engagement wasn't out. I wanted to explain that it was quite impossible. For if the book sells fifty copies—why, Jessica, you would not think of going, would you?"

"Not to-night, at any rate," she smiled. "But you must hurry. Poor little Miss Puncheon!"

He stooped and kissed Jessica's unresponsive lips. He did not notice their chill. His restless mind was otherwhere, not here with Jessica, and her constraints and unannounced plans.

"Good-night, dearest," he said.

"Good-by, good fortune."

When the elevator had slammed its way down, she lowered the lights and drew up the curtains. Many, many nights had she watched him swing along the iron-fenced square. Never had he looked back toward her windows after the foolish habit of lovers.

"If he only would to-night—if he only would to-night!" she prayed, although she did not know what fortune she balanced on the chance.

It seemed to her that he must hear the call of her heart, must turn at its cry. And for the trembling fraction of a second, he seemed to hesitate. Then he squared his shoulders and set his face toward the goal whither love and pity led him.

RABBIT. *"Mr. Bear, why don't you get an automobile? You've got the coat!"*

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Frenzied Finance

The Story of AMALGAMATED

By THOMAS W. LAWSON, of Boston

PART II

EDITOR'S NOTE.—We are now fairly into the first crime of Amalgamated. In this instalment the extraordinary personality of Henry H. Rogers is to the fore, and the inexorable force and relentless will of the man are graphically depicted. The change of plan by which the Daly-Haggin-Tevis properties were substituted for the Boston group of "Coppers" is explained, and the purchase of the Parrott mine at four times its value furnishes a contrast to the invariable victories of the "System." The most dramatic episode is the hold-up of Lewisohn Brothers, who are coerced by Mr. Rogers into surrendering to him their great copper business. The austere business religion of "Standard Oil"—Extract Every Dollar—is disclosed in all its pitiless greed. There are startling exhibits of its oppression and tyranny. Some of the tremendous profits yielded by subsidiary deals to Rogers and Rockefeller are revealed for the first time.

CHAPTER XVII

DEGREES IN CRIME

EVERY profession has its degrees. Even crime is not without an aristocracy. There are as many grades of crooks as there are things to steal, and the more dangerous the theft, the greater is the criminal in the eyes of his professional brethren. In the thieving fraternity the burglar and the highwayman figure as important persons, for do they not take their lives in their hands every time they "pull off" a trick? He who signs another man's name to a check requires fine dexterity to be successful, and endangers his liberty for a long term, so the forger is of high consequence. Pickpockets and sneak-thieves stake freedom on the agility of their fingers and legs, and are the small fry of the fraternity, yet figure as legitimate practitioners. But the confidence man, he who goes forth among rural communities disguised as a clergyman or doctor, and wheedles money out of some unsuspecting fellow creature by means of the trust he has inspired, ranks low in the estimation of his plucky brethren of the jimmy and the black-jack. Force they respect; stealth they despise. The burglar is frankly a burglar; the confidence man conceals his plundering purpose under the aspect of respectability. He is doubly a knave in that he pretends to be honest.

The Utah trick performed by the "System," as described in my last chapter, was essentially a confidence operation. The men who executed it had the reputation and appearance of honesty, and their victims were hypnotized into security by accepting standing in the community, great business prestige, and enormous wealth, as guarantees of individual probity. The only capital employed in capturing three millions of "made dollars" and the control of a great corporation was respectability. I contend, then, that the magnitude and success of the deal do not make it less despicable.

Some of my readers have asked me why I so insistently repeat the details of the "System's" criminality, which for all purposes

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of argument have already been sufficiently established. My answer is that repetition alone will impress people with the real character of the class of individuals with whom I deal. The mass of Americans look upon these men as great leaders, and regard their millions as monuments to their commercial genius. I am showing that this commercial genius is no better than a high talent for financial jugglery, and that its successes are achieved by a calculated disregard of the laws of the game. The "System's" fortunes have been won by means of marked cards and cogged dice, crooked wheels and bribed umpires—in other words, by the corruption of legislatures, the undermining of competitors, the evasion of railway rates, the wrongful manipulation of stocks, the perversion of justice, by intrigue, graft, and foul play. Once the people realize this, the "System" is doomed; and it is my purpose to demonstrate so clearly and forcibly the crimes of the past that they may be aroused not only to prevent their repetition, but to crush the rascally perpetrators as they would so many reptiles. I shall so familiarize the people with the outrages committed under the guise of legitimate commerce, and with the rights to which they are properly entitled, that they will know them as they do the common facts of their daily lives. Let any "System" attempt to interfere between a man and his Bible, his meat and bread, and his proper allowance of sleep, and there would occur an explosion fierce enough to wipe the conspirators and their plots off the face of the earth; yet it is absolutely the fact that in the past our people have suffered unwittingly much fiercer wrongs than these would be, and far more vital invasions of their rights.

My story, being a narrative of facts, naturally progresses along lines of actual happenings. It is my intention here to depart from this logical sequence for a chapter or two, to set forth, out of the order of its occurrence, the first great crime of Amalgamated. Later it will be necessary to return in order to describe certain lesser but yet important episodes that befell in the interim, episodes that form links in the chain of the "System's" crimes. The woman's habit of peeking ahead to the end just to learn the heroine's fate I have no patience with; but it is worth while once and for all to allay the acute curiosity of those of my critics who are concerned as to whether I really do intend to strip all the past to the buff.

CHAPTER XVIII

MR. ROGERS UNMASKS

There was in Montana a great copper property known as the Daly-Haggin-Tevis group, the center of which was the huge Anaconda mine with its 1,200,000 shares. This is the mine that Marcus Daly induced the late George Hearst to buy and develop for the marvelously successful syndicate of California mining operators, composed of J. B. Haggin, noted now the world over for his horses; Lloyd Tevis, an extraordinarily shrewd San Francisco financier; and Senator George Hearst, himself perhaps the greatest mining expert America has ever known. After Senator Hearst's death his estate sold its holdings to European investors, who with the other three owned the company at the time of which I am writing. I had never in my copper-consolidation plans contemplated including this property, for the reason that the public I was operating among was not familiar with it. I did not care to put in jeopardy the success of our venture by admitting any but mines of such well-known and unquestionable value that there could arise no possible doubt as to the security of the investment. I was well along in my task of gathering in, through public-market manipulation and private negotiation, the shares of the several good Boston companies whose merits I myself knew about and had so carefully gone over with Mr. Rogers and Mr. Rockefeller, when one day Mr. Rogers called me up on the telephone and requested that I come to New York to see him. "I have," he said, "a very important matter to go over with you." I took the train and early next morning was at 26 Broadway. As soon as we started in I was struck by a certain strangeness in his manner—an unusual impressiveness that indicated to me at once that something was in the wind.

"Lawson," said he, "I want you to listen to me, and refrain from jumping at a conclusion until I finish what I have to say. Since Mr. Rockefeller and myself went into this copper business with you, we have been putting in a lot of individual work, and we concluded it would be just as well to say nothing to you until we had carried our plans to a point where we could see something definite. You must not think for a minute that we distrust you nor that we didn't intend to look out for your interests just as well

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as you could yourself. I think when I am through you will admit that we have taken better care of them than you possibly could. We simply could not let you in on these plans until they were so far along you could not upset them."

"What do you mean by that, Mr. Rogers?" I demanded quickly. "What do you mean by my upsetting your plans? Have I ever upset them?"

He waved his hand toward me—one of his chillingly decisive gestures.

"There you go, Lawson," he said. "I asked you not to jump at conclusions until I had finished, and right at the beginning you start to look for trouble. I meant by that simply that there are certain things which can not be done by a man who works as you do. From the very beginning you have insisted upon taking the public into your confidence, with the result that they get large profits which otherwise would come to us. If you did your business as we do ours—act first and talk after, or, better still, did not talk at all—there would be no difference of opinion between us; but we, as you must admit, have raised no serious objection to what you have done; on the contrary, we have been generous in our praises of your results, because we recognized that the affair was your baby, and that once we consented to join you and adopted your methods, it would be unfair to hinder them when they were being honestly employed for our joint interest. When I tell you that neither Mr. Rockefeller nor myself has any fault to find with anything you have done, although there have been many things we should have liked you to do differently, you will subdue that rush-out-to-hunt-trouble trait of yours."

He looked me squarely in the eye. He went on:

"While you were getting the Boston companies in shape I unearthed another situation which almost seemed as though it were made to order for us. What do you know of the Anaconda Company?"

The way he asked this question in one of his cross-bred, cat-purr-and-fox-bark tones which I had seen him work on others, and which I had observed always denoted a perfect knowledge of your answer to his question before you had said it, did not help my guessing any.

"Nothing more than that there is such a company with stock dealt in on the English and our markets," I answered.

"Nothing more than that?" And he looked at me quizzically. "Have you been watching the stock's actions in the market?"

In a second it flashed over me that Anaconda had been quite active of late, that is, had been largely traded in without attracting much attention, although the price had been steadily advancing.

"I thought you boasted you could read the tape, Lawson," he went on, "and that nothing could be happening in a field you were interested in without your smelling it out? When I tell you Mr. Rockefeller and myself have bought control of the biggest copper property in the world, measured either by the number of shares and their selling price or by production, without your even suspecting it, much less the public's jumping in and running up the price on us, you can see there is something in our quiet way of doing things compared with your public way."

"All right, Mr. Rogers; I have never contended that there were as many dollars in my way of doing things as in yours—as many dollars for *us*."

"Lawson," said he, "the public are about ready to invest in the first section of our new consolidated company, are they not?"

"Sitting up nights to see that they get a place in line the minute we scatter our first handbills," I answered.

"Well, are we ready to put our things together? Have we got the necessary companies to meet the ideas you have been educating the public into?"

"We have things in such shape that we can whip a $75,000,000 or a $100,000,000 company up for public subscription in a very few days, if you give the word."

Mr. Rogers leaned toward me and said in his most decisive and imperious tones:

"Very well; I have plans all shaped up which will allow us to offer the first section, but not made up as we first planned. Mr. Rockefeller and myself have decided to put entirely new companies in the first section, and to reserve the Butte and the Montana and other companies you have been working on for the second section."

The blow had fallen. My head swam. Visions of Clark, Ward—Untermyer, Utah, and others I had seen on the rack writhed fearfully across the stage of memory. Here I was loaded with Butte, Montana, and other stocks which I had felt as certain were to go into the first section as one can feel in regard to a thing which seems in one's own control.

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On my public and private assurances as the accredited agent of Mr. Rogers and William Rockefeller and "Standard Oil," my friends and following had large amounts of money in the same securities. The market was booming on what I had proclaimed was to happen, and here an absolutely new condition was being imposed, a condition which gave all my assertions the lie, which discredited me, and would, I felt sure, precipitate a terrible disaster. Inevitably the copper public would be dazed, would be shaken, a reaction would follow which would bring on a panic and a destruction of values impossible to measure. In it all, I should be left alone to bear the brunt of the storm of ruin, wrath, and denunciation for what must seem base trickery to those who had accepted my representations. I tried to pull myself together, for I felt Mr. Rogers's keen eyes burning into the back of my head, appraising the effect of his words and measuring the degree of my numb terror. He saw, in spite of all my efforts to appear calm, that I knew I had been given a knock-out blow.

"What companies have you and Mr. Rockefeller decided shall go into the first section, Mr. Rogers?" This in that tone of voice one hears oneself utter in a dream.

"'What new companies?' Anaconda, Washoe, Colorado and all the big timber lands, coal mines, banks, stores, and the other Montana properties that go to make up the Daly-Haggin-Tevis properties," he replied crisply.

It was a cruel blow—a typical "Standard Oil" blow—all the harder because unexpected.

I found my numb inertia melting in a fierce anger. I jumped up. I raised my voice:

"Mr. Rogers, do you mean to tell me that Mr. Rockefeller and yourself have deliberately decided to take advantage of the situation I have made—the situation I have not only made but put myself into—to try to sell to the investors of this country other property than that I have promised them they were to have? You can not mean that—you surely can not, for you and all your 'Standard Oil,' even though you were many times bigger than you are, would never have dared to tell it to me face to face."

I was boiling over—becoming literally frenzied at the picture unrolling before me.

"Stop where you are, Lawson, until you hear me out. I told you not to jump at conclusions, and I insist upon your knowing what I am talking about first. Then if you have anything to say I will hear it, and if it is wise and fair for you to insist upon our going on with the old arrangements, we will go on with them. Do you hear me—we will go on with them."

Now it was Mr. Rogers's turn to be aroused. His voice quivered with intensity and his fist came down on his desk with a force that shook the inkstand. It flashed into my brain that this anger was assumed to cow me, and I tried to look through his eyes on to his mind tablets back of them, and read what was there recorded. The gaze that met mine was ice and polished steel, off which my glances slipped and slid. I dropped into my chair.

"In the name of all that's sensible, Lawson, hear me out and quit acting like a child." He stopped a second and then went on impressively. "In looking over the copper field I discovered a number of things you had failed to see. First, that Haggin and Tevis, who own Anaconda with Marcus Daly, have grown so wealthy that they have left the management of their Montana copper and silver properties entirely to Daly, and he has been coddling the mines along, saying nothing about their real worth and quietly passing by the richest parts, awaiting the day when he could buy his partners out. Shortly after you let it be known that we were to go into 'Coppers,' Daly came to me to talk things over, and it didn't take me but a short time to get under his waistcoat and find out just what he had out there, and it took me still less time to decide that he offered something a little better than anything we had yet turned up. These properties, which we can secure for $24,000,000, which will carry with them the majority of the 1,200,000 shares of Anaconda, alone are worth $75,000,000, and with the addition of the Colorado, Washoe, and Parrott, which he recommends that we buy and which he is in a way to secure for us at a bargain, will not cost over $15,000,000. So, it comes right down to this: We could trade with Daly immediately, while if we waited until the first section was out to the public the inevitable appreciation of Anaconda stock in the market would alone make it impossible; for even if Daly was willing to go in with us, Haggin and Tevis would not let him at anything like the prices he now names. It seemed best to take action at once, so we closed with him: and we have also just closed with the Washoe and Colorado, and we want you to secure the Parrott. Under these circumstances, could we do otherwise than we have done?"

His argument seemed conclusive. It looked

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so fair and unanswerable that I could not disguise from him that my fears had fled. I was immensely relieved. My fight oozed; I became as pliable as any of the brittle clay which he daily kneaded for each shaping with his applications of oil.

"What are your plans, Mr. Rogers?" I asked rather humbly, rather contritely. It seemed to me in the reaction that I had done my friend an injustice in suspecting him of disloyalty and unfairness.

He went on pleasantly, gracefully, even deferentially.

"This is what we thought would be the thing to do if you agreed, Lawson, for, of course, you are, after all, the one who must decide. First, you shall go over everything we have done, and if you feel sure we have property worth at least, at the hardest kind of hard-pan prices, $75,000,000, we want to whoop up the country to the very top notch of expectation, and while doing so begin to hint that there are to be three or four sections, and that the first one will embrace Anaconda, Colorado, Washoe, Parrott, and lots of other unnamed things. Then our idea was to offer the $75,000,000 by public subscription, and by using every dollar we receive for it to support it in the market, to make it sell afterward under all conditions at a big premium over cost, so that every one would make big profits, and consequently by the time the second section came along the demand for subscriptions would be unprecedented. We could continue this until all the good 'Coppers' were in our company, and then our consolidation would be a prodigious success, just as you outlined at the start. There can not possibly be any loss to any one; in fact, success is so assured that William Rockefeller, Daly, Stillman, and all the others who will be associated with us, do not propose to sell a share of their stock, but, on the contrary, will go along with us to the finish. So good does it look to us that I feel it will really beat out Standard Oil itself as a money-maker, and you must remember that whatever else they may say about Standard Oil, no one who has ever owned a share has lost money; on the contrary, everyone has made large profits."

CHAPTER XIX.

"EXTRACT EVERY DOLLAR"

"STANDARD OIL'S" arguments always are absolutely flawless, and this was one of their best. I was fast becoming imbued with the wisdom of the plan which Mr. Rogers was revealing so adroitly, and began secretly to wonder if after all I was not a novice in such business.

Unerringly Mr. Rogers followed my thoughts. He piled Pelions of better things on Ossas of good ones. Surely it was after watching some parallel hoodwinking put through by a remote ancestor of "Standard Oil" that Puck enunciated his famous dictum, "What fools these mortals be." I fell in like the veriest tyro—hypnotized and happy.

"How much of this first section do you figure, Mr. Rogers, that we are to give to the public?" I inquired.

"We, Mr. Rockefeller and myself, have carefully considered this phase of it, and as we all want to retain as much as possible of the stock, we would not sell over $5,000,000 to the public."

"But can you do this?" I asked. "If the public know 'Standard Oil' is retaining nearly all the stock they will sour on it."

"Leave that to us," he said knowingly. "We can iron this out so easily you need not give it another thought, for no one can have any possible rights in the matter until they have been allotted stock, and as all those are to have big profits from the start, they will raise no objection to anything we do."

"All right, if you think it's wise. You know," I responded; "but who will be in this besides ourselves?"

"Every one of us—Stillman, Daly, Olcott, Flower, Morgan, all who can be of use to us will have to be let in on some of the ground floors. The foundation profits, as we agreed under the old plan, will be twenty-five per cent. to you, seventy-five per cent. to us. After that we will jointly take care of those we let in. Is that all right?"

When Henry H. Rogers sets out to batter down an antagonist he is as fierce as an eagle foraging for her young; victorious, he is as amiable and generous as a salesman who has unloaded on a customer a big cargo of damaged goods. Anything the victim wants he can have by simply nominating it.

Fascinated by his mastery of the subject and the obvious completeness of his plans, I could only continue to assent. He went on:

"There's another section of the subject we must get at now, Lawson, and decide on it once and for all. You seem to have made no provisions for the most important end of the

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whole business, the selling end. What is your idea as to how we shall control the selling end?"

"I had given that little thought, Mr. Rogers," I replied. "I believe that easily takes care of itself. The demand is always greater than the supply. We shall have the metal to sell, the world will be more anxious to buy than we to sell: what more can there be?"

"Lawson," said the master brain of the greatest and most successful commercial enterprise in the world, "you know the stock market, but you don't know the first principle of working to advantage a great business in which you absolutely control the production. The novice assumes that consumption when it is greater than production makes the price, but this is one of the many time-worn sophistries of business. Do you suppose 'Standard Oil' has built itself up to where it is and made the money it has, simply because there were always more lamps than we had oil? If you do, you are in dense ignorance of the foundation requisite for great success. As the world goes to-day, the prices of necessities and luxuries are fixed and should be fixed by the man who controls both the selling and the producing end, for there is a greater profit to be had by supply to regulated demand and demand to regulated supply than from a charge made and regulated by supply and demand. 'Standard Oil' gets to-day and has always since its birth got its enormous profit from its 'regulation' department. Production yields it a proper profit and by supplying legitimate demands it earns other fair profits, but its big gains come from so adjusting one to the other that there can be no such thing as competition. Do you see?"

"I agree that is not my end, Mr. Rogers, though in a general way I know about railroad rebates, steamship come-backs, and such things; but I don't see how they are required in our copper business, where the demand is of such proportions that the producer sets the price and makes a profit away above what may be gained in other business enterprises. Surely no one would ask larger gains than are naturally made out of copper."

"Lawson," responded Mr. Rogers with oracular emphasis, "that is where your business education is flawed. No man has done his business properly who has missed a single dollar he could have secured in the doing of it. I do not think a fair judge would find me guilty of avarice, either in business or in the manner of my living, and yet I am made fairly miserable if I discover that, in any business I do, I have not extracted every dollar possible. It is one of the first principles Mr. Rockefeller taught me; it is one he has inculcated in every 'Standard Oil' man, until to-day it is a religion with us all."

There you have it—the basic precept of the gospel of greed. What must ye do to be rich? Extract every dollar. How the formula explains "Standard Oil," and how completely it reveals the Rockefeller attitude of mind! Greed crystallized into a practise, dignified into a principle, consecrated into a religion and become a fanaticism. But, mind you, not the dross, but the rule; not profit, but precedent. Money no object, but our laws must be kept. Shylock's god is "Standard Oil's." The ravenous lust for gold that possesses these men is not an appetite, but a fever. In them it is the craving of the tiger for blood. Gorged and glutted with riches, their millions piled into the hundreds, masters of the revenues of empires, still they are as the daughters of the horse-leech.

Once in Ogreland there was a giant, larger and fiercer than any of his fellows, and it was the habit of this monster to compel the inhabitants of the territory which he ruled to render him every evening a tribute of human hearts. At sundown he would come out of his castle and seat himself in a great chair in front of the huge iron gate, and his vassals laid at his feet the dripping sacks of hearts for which they had scoured the land. "How many have you brought me to-day, my merry men?" he would say as he weighed the sacks in his mighty fingers. "Are they large and juicy?" How they came, or whence, he cared not at all; the screams of the unfortunates whose hearts were torn from their breasts he neither heard nor thought of; hearts he must have, and if people were killed, so much the worse for them. But the ogre *ate* all the human hearts his vassals gathered for him; he lived on them and grew greater and lustier, for they were the food his great frame required for its sustenance, and he never had all he really wanted.

"Standard Oil" in our life to-day is in the rôle of this mythological giant, forcing its tribute of dollars from the people, indifferent to the blood and tears in which they are soaked, oblivious of the cries of the victims from whom they have been dragged; but, unlike the giant, "*Standard Oil*" *does not need this tribute to sustain its life, nor to make richer its blood.*

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But to return to Mr. Rogers, who triumphantly proceeded with his plot:

"Let me show you, Lawson, how you have overlooked the best part of the copper business. We have found that for years Lewisohn Brothers have had a double-clamped and riveted contract with at least half the best producing mines in the country to sell their output, and they have grown very wealthy. As near as we can make it, they have made at least fifty millions in one way or another in the last ten or twelve years. First, they have had a big profit as their commission for selling; next, big interest out of the advances they make to companies while their output is being sold; now, they actually control the copper market of the world. Think of it, Lawson, for a few seconds, and the possibilities will loom up to you. You can buy or sell any number of millions of pounds in futures or actual deliveries. Suppose a man controlling the selling of three or four hundred million pounds a year should knock the price to, say, ten cents, sell to himself the year's output of all the mines he controls and then lift the price to, say, twenty cents. He would have a sure profit, with absolutely no risk, of thirty to forty millions of dollars. If he should sell the next year's output short at twenty and drop the price back to ten, he would have another thirty or forty millions. Wouldn't he? Then if, before he broke the price he sold copper mining stocks short, and if, before advancing the price, he covered and loaded up with them, he could easily make an additional thirty or forty millions. Think it over, and you will agree with me that the possibilities are far beyond those of oil, and perhaps at the same time you can account for the violent fluctuations in copper stocks and the price of the metal during recent years. A man in such position could absolutely *dictate* to all new mines whose selling agency he could secure under long-term contracts. When their stocks were up, he could pinch them to the edge of bankruptcy by refusing to sell their metal or advance them the cash they needed for operation. Now, don't you agree with me that you overlooked one of the most important branches of the copper business when you made no provision for taking in the selling end?"

Again it crept into my mind that in comparison with the diabolic astuteness of this man, such knowledge and experience of business as I had gathered were as those of the primary student to the post-graduate scholar's. Again, there was no quarreling with his logic or his conclusions.

"It is common knowledge in Boston," I replied, "that copper commissions on the surface and below constitute as soft graft as anyone would ask for, but no one suspected the possibilities you outline. Do you actually mean to say that that is the way the business has been conducted in the past?"

Mr. Rogers lowered his voice confidentially:

"I can only tell you, Lawson, that we have dug up some queer doings during our investigation, and I think I can put my finger on a great many millions of dollars now in the hands of certain mine officers which could be recovered by the different companies they have been acting as trustees of. It would be quite an eye-opener to some of your pious Bostonians to know that the controlling officials of several mines are silent partners in some of the big selling agencies."

There was a pregnant interval of silence. Perhaps the expression of my face suggested the thronging thoughts which seethed through my head as I said:

"But surely, Mr. Rogers, that's off our beat. We shall make money enough along our lines without getting into that kind of a game."

Mr. Rogers swung his chair half round and looked straight at me. For a long second he stared—sitting half upright, his long, fine hands clasping the arms of the chair with a clutch like steel. He said not a word. Then he replied:

"Of course, Lawson, we have no need for such methods in our affairs. But it is a duty we owe investors and ourselves not to conduct this business in a way that will encourage others to continue doing it in the old way."

He frowned at me as much as to say (only he never uses such expressions), "Oh, but you do make me tired," as he always did when I, with a serious face, would ask him, as I often did, "How is it, Mr. Rogers, that young John D. can make such a success of his Sunday-School-Class Trust, and at the same time of his father's oil and investment business?" In business hours Mr. Rogers taboos frivolity.

The neophyte in crime, being initiated into the mysteries of the profession by some able Fagin, gets his instruction by degrees. Great care is taken that he shall not realize too soon the depravity he is to practise, lest, appalled

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by the hideousness of it, he might jump the track. So it is "Standard Oil's" rule to furnish at each step a contrast depicting the ease of the life, and the lordly rewards and pleasant adventures of the "industry." From the remote perspective of to-day this seems to have been the order of our most momentous conversation. The apprentice at the knees of the master was being gently and gradually admitted into the secrets of the calling—financial highwaymanry. At the moment, however, it never entered my thoughts to imagine myself other than a favorite lieutenant gathering the garnered wisdom of a great general of commerce.

And so when Mr. Rogers shifted bobbins in his shuttle and agreeably and naturally wove fancy patterns into the woof of our conversation, I suspected no sinister motive. Indeed, in reply to his kindly queries, I was delighted to tell him how well I was getting along with Butte, Montana, and the other stocks that I had been dealing in, and how deeply interested all the country was in our plans. We must have been fully half an hour discussing the degree to which the craze for "Coppers" had spread over all America and had affected even Europe, and it was pleasant to realize his interest in my own personal well-being. Then, suddenly, as the thread on a bobbin runs out, he paused and shifted to the old subject—just as if a new phase of it had occurred to him.

"To come back, Lawson, to Lewisohn Brothers. We must buy that concern, and at once. Had you best do it, or we?"

Our pleasant talk had restored my mind to its normal alertness, and I grasped at once the significance of the switch.

"I don't think I could begin to do as well as you on a trade of that kind, Mr. Rogers," I answered, off the reel, "for I don't suppose they will be anxious to sell, will they?"

"Anxious?" he replied, as quick as a chipmunk; "about as anxious as Apollo to have one of his front teeth pulled! But they will sell, and at my price, too. I think I know just where they stand, and when they know it, I don't believe they will be long in seeing it my way, for I shall show them what coming in with us means, and just what refusing my offer means, too!"

Click! His jaws came together.

"These are my plans," he continued. "They have all the money they want, and such a large European and American following that nothing could be accomplished by a financial squeeze, even if we resorted to that form of pressure; and they are very bright men. Leonard Lewisohn, head of the firm, is second to no man in America as a business man, which means he will not hanker for a fight with us; and when I show him we will buy, if necessary, the control of all the companies they represent, he will see the absolute futility of opposing us. I have it right from the inside of his own concern that Lewisohn Brothers have on hand a little over five millions cash and its equivalent, and that they consider the good-will and business of the firm worth ten to twelve millions more, which is fair enough, for their direct earnings must be a million and a quarter to a million and a half a year. Now here is what I propose offering them, and no more: We will incorporate the firm into a new selling company, which will have irrevocable contracts not only with our consolidated companies but with everything that we can influence, and the capital will be just the cash on hand, say five millions, we to take fifty-one per cent. of the stock and give them forty-nine. I will undertake to show them that their forty-nine will be more valuable under those conditions than the whole is now."

This is where I sat up amazed. "But, Mr.—," I gasped.

I remember reading somewhere that New York's infamous Boss Tweed, at the zenith of his extraordinarily corrupt career, actually began negotiations with a syndicate composed of his friends to sell to them the New York City Hall on a long-time note. When some curious heelers asked where the city fathers should conduct the affairs of the metropolis, he beamed on them in a paternal way as he explained: "Oh, a detail of the sale will be a hundred years' lease back to the city at a rental which will give us enough each five years to pay the purchase price."

Absurd, you say. Not so far-fetched as you may think, if you will remember the conditions under which the National City—the "Standard Oil" Bank—acquired New York's old Custom House on Wall Street. They bought it from the United States Government, credited the purchase price to Uncle Sam on their books, then rented it for a good round price to the government, whose new Custom House was not ready for occupancy, and because it remained in Uncle Sam's possession, evaded municipal taxation on the investment. They got the property absolutely without paying a cent, and have ever since collected a

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splendid interest on the million they did not invest.

But this deal which Mr. Rogers outlined to me seemed to go both of these transactions a point or two better, inasmuch as neither of the parties were corrupt city or government officials, but simply private citizens in a country where all are free and equal, and where the Constitution guarantees that no man's property shall be taken from him without due process of law.

Before I could get my breath Mr. Rogers, as if he divined my thoughts, quietly said:

"One of the inducements I offer will be to allow them to reinvest the money we pay them in the new consolidated company's stock, at a good big advance over what it will cost us."

This was too much. I roared and roared, and even he had to laugh as he quietly remarked: "I said you would find we had done better for you than you could do for yourself, Lawson, for you must remember you are in on this at actual cost."

I stopped laughing. "How is that? I thought you intended the new copper company to have the fifty-one per cent. of the selling company?"

He looked at me with something akin to disgust. Then his voice changed, and he let me have it straight from the shoulder:

"Lawson, do you really intend that this whole copper business shall be a charitable affair? If you do, just count us out right here. We are willing to accede to a lot of your ideas, but there is a line we must refuse to cross even to please you. This fifty-one per cent. of the selling company is to be owned by all of our friends, and it is one of the things we must use as a sop to Daly, Stillman, Morgan, and the rest, to make them enthusiastic on our main scheme, and it will not come under our general arrangements of seventy-five and twenty-five per cent. It is one of the things I want you to leave entirely to Mr. Rockefeller and myself, and you can depend upon it we will do the right thing. All the stock is to be pooled in our hands for a long term of years, so you can say to the public that its operations will be in favor of the consolidated company."

There you will note was the second explosive point in our conversation. I was too much concerned at the moment to take in all his words implied or to appreciate the fine dexterity with which a difficult situation was being handled. These decisive sentences were cracked off quick, sharp, emphatic, like the snapping of a bunch of firecrackers. I began a "But, Mr. Rogers," when he interrupted, and his words came stern, aggressive:

"Is it satisfactory to you or not? I am half beginning to think you are crowding this good thing we have in copper a bit too much. I simply ask now, Is this satisfactory to you? Do you leave it to us, or not? But whether you do or not, this particular part does not go to the public in any way."

He really showed a heap of irritation, and even now I think a little of it was genuine anger. It came over me that perhaps I *was* overcrowding it and treating the whole copper enterprise too much as if it were my personal property; for here was something I had had nothing to do with, the setting out, pruning or gathering the fruit from this particular plum-tree, and so I answered without any hesitation:

"It is you, I think, Mr. Rogers, who are a little unreasonable in not giving me a chance to tell you how I look at it. Yes, it is perfectly satisfactory. I will leave it entirely to you and Mr. Rockefeller. Whatever you do will be all right."

At once Mr. Rogers's expression changed. He looked relieved, making no attempt to disguise the fact that he had discharged a troublesome duty. "That is the way to look at it, Lawson," he said. "You'll not suffer, I promise you."

Ruminating over the conversation afterward, I realized how delicate his task really had been, and how well he had performed it. It had been to settle this matter and to rearrange our copper plans that he had summoned me to New York, and if I had proved refractory I can see he would have been badly snagged in his negotiations with the Lewisohns. If there had been a trace of dissension in our camp, they would never have surrendered their great business on such terms as Rogers proposed to exact.

This is as good a place as elsewhere to tell exactly how fair and just Mr. Rogers proved himself in the cutting of this particular melon, and to explain why he had been at such pains to have me leave it entirely to his and Mr. Rockefeller's generosity. The fifty-one per cent. of the sales company amounted in hundred-dollar shares to 26,000 ($2,600,000). If I had insisted upon the arrangement then in force my share would have been 6,500 shares ($650,000), which to-day are worth a fabulous figure. For some time after this I heard

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nothing about the matter and was in complete ignorance of what my portion was until one day Mr. Rogers said in an offhand way, "By the way, Lawson, you can send me a check for your allotment of the selling company's stock, 250 shares." Before I got a chance to interpose a word he said: "We had to divide that up among a great many, or there would have been a good deal of hard feeling, but, after all, it's only a side-show and does not amount to anything when you consider our real plans."

At that moment, carefully chosen for that very reason, our affairs were swimming along so magnificently and my own profits were so great, that I had not the heart to make any serious objection. I let the matter go with an inward resolution that at the first convenient moment I would slip out of the selling company. Sure enough, shortly afterward Mr. Rogers said to me:

"Lawson, I do wish we could get in that selling company's stock from the different holders." He did not actually say he was buying it in for the Amalgamated Copper Company, but he desired that I infer it. I snapped him up:

"All right. You can have mine, Mr. Rogers," I said.

"At what price?" And I think he thought that he would be compelled to do some trading.

"Oh, about cost and interest," said I; and the thing was done. I afterward learned that he had treated every one in much the same way, and that he and Mr. William Rockefeller practically had it all. They have it to-day, just as they and John D. Rockefeller, and possibly one or two others in "Standard Oil," have appropriated all the inner companies of "Standard Oil" where the real melons are cut—the secret rebates and all the other under-the-rose profits.

CHAPTER XX

THE BITERS BIT

To see and judge actions aright one must have them in perspective. As the Celt remarked, "You can get the best view of your life after you're dead." Looking back on the performances of this period, I myself am amazed at their monstrous audacity. Remote from common experience, their extravagance suggests unreality. Here were the master of the greatest business the world has ever known, and I, a mere captain of his forces, without even a by-your-leave, calmly carving up a big commercial enterprise, the property of other men who had spent the days of their lives in creating it; and these men whose institution was thus being ravished were not children, idiots, or aged dolts, but able merchants renowned the world over for their shrewdness and success. The one phase of the contemplated operation which occurred to neither of us as worth discussing was the possibility of not securing the property. This transaction demonstrates the despotism of the "System," the length and depth of its rapacity, and its arrogant disregard of all laws and rights, human or divine, in the enforcement of its exactions. And yet it was but one of a hundred similar transactions.

Before Mr. Rogers and myself parted, I had definite instructions: First, to begin to teach the public to look for new things in the first section; second, to overcome the objections of the holders of Butte & Boston and Boston & Montana, and other Boston stocks to being in the second section of the consolidation; third, to purchase the majority of the Parrott Company's stock; fourth, to see that the public kept away from Anaconda in the market for the time being.

While the minor details of these plans were being mapped out, I had let my mind run over the market situation of Anaconda stock, and had arrived at certain conclusions which I determined to test forthwith. So I said:

"Some one, Mr. Rogers, must have bought lots of Anaconda while you have been working this plan out—I mean lots outside of that which is going into the new company—and I should like to know if I'm in on any part of what may have been gathered in?"

His eyes focused on me with a dead, cold stare which told me even before he spoke that I had better have kept my suspicions to myself.

"I have heard of no one putting you in on any Anaconda," he said sarcastically. "You have not given any one any orders, have you, nor sent any one your check to pay for any, have you?"

I was nettled at his tone. "That is all I wanted to know," I answered. "Of course, Anaconda will have a still bigger rise, and if we have all we care to buy for the new company, no one will object to my telling the public what a good thing it is and putting them aboard now."

I was on perilous ground. He gave me an

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ugly glare which I knew meant real danger as he slowly said: "I think, Lawson, you have done all that is necessary for you to do for the public in letting them in on the things you already have, and for some time any one who interferes with the market on Anaconda stock, which I consider fairly belongs to Mr. Rockefeller and myself, will not find his investment a profitable one."

"Well and good, Mr. Rogers," I answered. "If you consider the market yours, I will not interfere, but I wanted to know just how it stood."

"You know now, and I shall expect you not only to keep out of it, but to see that it is handled in such a manner that all others stay out—all others except sellers," which meant that not only was no one to get any of the benefits on this stock, but that innocent holders were to be enticed into selling, that "Standard Oil" might buy before the real rise came.

As I write these sentences I marvel at my patience, and my blood tingles with the thought of how, if the opportunity were again mine, I should reply to such an imperious mandate. If men said and did at the moment all the wise, strong things that occur to them afterward, this would be a different world. The brave and scornful words I should have uttered I choked back, and, as countless others had done before me, I bowed my head and—submitted. Conscience and honesty slunk sadly into the background as I flaunted off on the arms of policy and discretion, pirouetting to the jingling music of golden shekels.

Great fortunes are seldom achieved without sacrifice of morals—or at least of pride—and ambition makes meaner cowards of us than conscience. Then and there I might have made a martyr of myself by threatening an exposure of the whole bad scheme and defying "Standard Oil" to do its worst; but martyrs seldom give themselves to the flames, and looking back dispassionately from the vantage-ground of the present, I doubt seriously if by denouncing the conspiracy I should have done more than discredit myself.

The interview ended, I returned to Boston and at once began the execution of the new plans, the remolding of the public and the purchase of the Parrott mine.

Parrott was an active mine earning a large revenue and with something over 200,000 shares of capital stock. For the purpose of Mr. Rogers's plan its inclusion was essential, for it was well known and helped cover up the inflation in his consolidation.

Possession of 100,000 shares would give control, and the public would imagine when the announcement of its purchase was made that this meant ownership of most of the entire capital stock. Indeed, it afterward developed that this was one of the conditions Mr. Rogers and William Rockefeller relied on to deceive investors, for it was a natural assumption that nearly all of Anaconda and Parrott were included in the consolidation, and in estimating the value of the properties the public would multiply the market prices of their shares by the total capital stock and assume the result represented the assets of the amalgamation. For instance, the valuation of 1,200,000 shares of Anaconda at $70, and 200,000 shares of Parrott at $68—the prices at the time Amalgamated was floated—would represent respectively $84,000,000 and $13,600,000; whereas the company owned only 602,000 shares of Anaconda and a few shares over 100,000 of Parrott, worth in all about $48,600,000.

The control of Parrott was in the hands of certain wealthy Connecticut brass manufacturers, and, just previous to my receiving orders from Mr. Rogers to acquire the property, they were so anxious to sell this mine that they had given my brokers, Brown, Riley & Co., of Boston, an option on a majority of their shares at $10 per share, agreeing to pay a large commission should a good customer be secured. Before I could clinch at this figure they took advantage of the excitement in "Coppers" to bid up the stock, so that when I began operations Parrott was in the market at $15, and I offered $20 for the majority of the shares. An intimation of our purpose must have leaked, for other shrewd owners, also Connecticut men, bid the price up still higher until I was forced to raise my limit to $30 per share—quite an advance on $10. On that figure we all agreed and the papers were prepared, but at the last moment a young man "butted in"—I think he was the son-in-law of one of the owners, who turned up with an option, and declared he could get $40 per share for the property. We were absolutely trapped, for the alternative presented was to forego the purchase or pay the price demanded. There was a conference, at which I denounced the "hold-up" in strenuous terms; but the son-in-law proved equal to the emergency and stood by his guns, though some of the old gentlemen declared his exaction was quite unwarrantable. In the discussion there developed a queer fact—the son-in-law told us that the property was a good deal richer than any one thought: he had

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discovered that a certain section of rich ore in which there were several millions of dollars had been walled up by some designing person for his own purpose and the mine was easily worth $40 per share. I had heard stories of this kind before and frankly professed incredulity. The son-in-law agreed to reveal the ore to any one we might send to the mine, and so one of our most trusted engineers was despatched with him to Butte on the agreement that if he were convinced that the walled-up values were all that had been indicated, we should pay $40. If not, $30 would be the price. The twain started at once; our expert was convinced, and we paid four millions instead of one, two, or three. Strange to say, the subsequent operations of the mine have never revealed the walled-up values; instead, there has been developed a queer lot of litigation, the tendency of which suggests strange uses of that extra million. Anyway, the trade was made, and the gentleman of the Nutmeg State went home chuckling at the thought that though there was a "Standard Oil," there were others.

"Standard Oil" never forgets. Sometimes it may get left at the post, but always it catches up in the running—so as to be in the lead at the tape. When I reported the conclusion of this Parrott deal to Mr. Rogers, he said:

"Lawson, all's fair in a trade;" but I shall never forget the expression his face wore as he went on. "Just give me the name, Lawson, again, of that particular individual in this particular trade, that I may remember him hereafter." He spoke in a low, intense tone, and each word was separated from the preceding one by a dwelling stop. I gave him the name and the identification marks to go with it, and felt satisfied that even if the Nutmeg financier lived to be a thousand and Henry H. Rogers kept him company, there would surely come an evening-up which would be the worse for the erstwhile victor. Sure enough it came soon afterward, for the able Connecticut man, embarrassed at possessing so much uninvested money, came to us to ask advice about reinvesting it. The "Standard Oil" magnate was most sympathetic and generous, and pointed out the obvious advantages offered by the great new company Amalgamated, which would be out in a few days at $100 per share, and doubtless would sell soon afterward for $150 per share. The Nutmegite nibbled and then swallowed bait and hook whole, for when the subscription was announced his agents' names were found opposite a large block. Later on he applied to us for consolation and advice, for the stock he had bought at $100 and $124 was then selling at $33. We figured out for him that after all he had little to complain of; "for you see," we explained, "fair exchange is no robbery, and you have had just a fair exchange. You sold us your property inflated four times, and we sold it back to you under another name at about the same percentage."

Before the fireworks began, Anaconda sold in the market at $25 per share, and Parrott, as I have shown, at $10, and in addition to the enormous profits which Mr. Rogers and Mr. Rockefeller made in the Amalgamated Company proper, they cleared some $15,000,000 to $20,000,000 on their outside purchases of Anaconda, and some $25,000,000 to $30,000,000 more later by selling it short (as I shall show hereafter), at the tremendously high prices which were obtained by leading the public as well as myself to believe that they intended to purchase the entire stocks of both companies for the Amalgamated—that is, it was given out that the sections which were to come after were to have these minority holdings included in them. They sold Anaconda short in enormous quantities between $50 and $70, and Parrott between $50 and $68; afterward they sold them at $14 and $16 respectively, and no one knows how many millions these gentlemen are taking in now, for both stocks are again on the return trip, selling at the present writing at $32 and $30 respectively.

CHAPTER XXI

THE DESPOILING OF LEONARD LEWISOHN

A FEW days later there came another summons from New York. Realizing that matters of importance were in the balance, I hurried over. Nothing could surpass the cordiality of Mr. Rogers's greeting as I entered his office.

"Lawson," he said, "we own Lewisohn Brothers."

"You certainly lost no time," I replied. "Is it actually all fixed up already?"

"Yes," he said, settling back in his chair. "It was about as I outlined to you the other day. We had a very pleasant sit-down—Leonard Lewisohn and I—and I frankly told him what I wanted, explained our plans, and gave him twenty-four hours to think things over. Next day he was in and we went at it again. He began by talking $15,000,000, and

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it did come hard to bring it down to a little less than the actual cash and copper on hand; but when he saw I intended to have things my way or not at all, he meekly surrendered, and the United Metal Selling Company ($5,000,000 capital stock) is now a reality. And, Lawson, if I ever had to do with a better scheme I certainly can not recall it."

"Did not Lewisohn put up any sort of a fight at all?" I persisted, surprised that so able and forceful a man should succumb so easily. "Didn't you have any words about the matter at all?"

"Not any but pleasant ones," replied Mr. Rogers, "although Lewisohn did, in an almost pathetic way, gasp when I emphasized that my only terms were $5,000,000, fifty-one per cent. to us and forty-nine per cent. to his people. He told me how he and his brothers had struggled up to success. They began in a small way as feather merchants, you may remember, and from one thing to another they progressed until the firm is known to-day as one of the greatest copper houses and absolutely the greatest coffee house in the world. He explained how he had brought up his three sons and his daughter's husband in the firm until they had become great merchants, too; and his ambition was that their sons and grandchildren should succeed to the institution, enlarging and strengthening it until the house of Lewisohn was as famous as the house of Rothschild —with which, by the way, he is closely connected. I tell you, Lawson, I felt a bit mean when, after he had told me how he had always kept his name's credit as good as any other man's bond, he asked me almost with tears in his eyes to let the name of the new company be Lewisohn Brothers. Indeed, he made a strong argument on the great value of the name to the copper business; but it did not take me long to show him the evils that grow out of letting men's personalities get into the public's mind. I battered down his objections by showing him the wisdom of Mr. Rockefeller's attitude in this connection. Always, from the first, he has taken the stand: 'The business first, the man second'; with the result that there has never been jealousy or dissension in 'Standard Oil.'"

"Too bad," I interrupted.

"Yes, indeed," Mr. Rogers went on; "I wished I might have done this for him, for he is a splendid fellow; but it would not do, for after the newness wore off he, or more probably his sons, would surely imagine that they, and not we, were the real heads of the business."

As I have explained, Henry H. Rogers, when not working the handle or hopper end of the "System's" grinder, is a warm-hearted and generous man. And now, resting from his labors, he was the genial and kindly gentleman whom his social acquaintances admire so sincerely. I believe he felt almost as badly as I did over the sad picture he had drawn of the proud old merchant yielding up his children's birthright. I felt grieved to the depths of my soul at Leonard Lewisohn's predicament, for I knew, as did all men connected with Wall Street or Copper, what a stalwart he was. He had the heart of an ox and the pluck of a lion, and his white-man squareness and sense of justice belonged to other periods than that of Frenzied Finance. No man or woman in distress ever left his house or office without relief, and he gave as generously of his time and advice as of his money. Amid the jagged rocks and treacherous cross currents of Wall Street Leonard Lewisohn stood as a beacon lighting the way to better things, and men pointed at him and said, "There is still hope." Amalgamated may not have broken this man's heart as it did others, but I can imagine the bitterness and distress it caused him, whose proud boast it was that he had never gone back on his word. A director of the Company, his name stood, in the minds of many investors, especially European, for a guarantee of fair play and square dealing. Yet the course of Amalgamated was one continuous going back on words. He had never allowed an associate of his to lose through his ventures, but in Amalgamated there was nothing but loss, and loss by trick and fraud. After the flotation, with its harvest of disgrace and scandal, Leonard Lewisohn became a changed man. His old-time happy smile was seldom seen, and it is said that before he died he summoned his sons to him and instructed them to destroy the notes and obligations of all his poor debtors and to return to them their collateral, of which there was a safe full. This man employed no press agent, and so his golden deeds were never reported in the papers, nor did he found a college to perpetuate his name; but he left a million of his estate to found a great home for the Jewish

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THE SCOURGE

By REX E. BEACH

Illustrations by Henry S. Watson

I

COMING down coast from the Kotzebue country, they stumbled on to the little camp in the early winter, and as there was food a-plenty, of its kind, whereas they had been subsisting for some days on *purée* of seal oil and short ribs of dog, Captain and Big George decided to winter. A maxim of the north teaches to cabin by a grub-pile.

It was an odd village they beheld that first day. Instead of the clean, moss-chinked log shelters men are wont to build in this land, they found the community housed like marmots in holes and burrows.

It seemed that the troop had landed fresh from the States, a hundred and a quarter strong, hot with the lust for gold, yet shaken by the newspaper horrors of Alaska's rigorous hardships and forbidding climate.

Debouching in the early fall, they had hastily prepared for an Associated-Press-painted Arctic winter.

Had they been forced to winter in the mountains of Idaho, or among Montana's passes, they would have prepared simply and effectively. Here, however, in a mystic land, surrounded by the unknown, they grew panic-stricken and lost their wits.

Thus, when the two old-timers came upon them in the early winter, they found them in bomb-proof hovels sunk into the muck, banked with log walls, and thatched over with dirt and sod.

"Where are your windows and ventilators?" they asked, and collectively the camp laughed at the question. *They* knew how to keep snug and warm even if half-witted "sour-doughs" didn't. *They* weren't taking any chances on freezing, not on your tintype; no outdoor work and exposure for them.

As the winter settled, they snuggled back, ate three meals and more, daily, of bacon, beans, and baking-powder bread; playing cribbage for an appetite. They undertook no exercise more violent than "seven-up," while the wood-cutting fell as a curse upon those unfortunates who lost at the game. They giggled at Captain and the big whaler who, daily, snow or blow, hit the trail or wielded pick and shovel.

However, as the two maintained their practise, the camp grew to resent their industry, and, as is possible only in utterly idle communities, there sprang up a virulence totally out of proportion, and founded without reason, most difficult to dispel. Before they knew it, the two were disliked and distrusted; their presence ignored; their society shunned.

Captain had talked to many in the camp.

"You'll get scurvy sure, living in these dark houses. They're damp and dirty, and you don't exercise. Besides, there isn't a pound of fresh grub in camp."

Figuratively, the camp's nose had tilted at this, and it stated pompously that it were better to preserve its classic purity of feature and *pro-rata* of toes than to jeopardize these adjuncts through fear of a possible blood disease.

"Blood disease, eh?" George snorted like a sea-lion. "Wait till your legs get black and you spit your teeth out like plum-pits—mebbe you'll listen then. It'll come, see if it don't."

He was right. Yet when the plague did grip the camp and men died, one in five, they failed to rise to it. Instead of fighting manfully, they lapsed into a frightened, stubborn coma.

There was one, and only one, who did not: Klusky, the Jew; Klusky, the pariah. They said he worked just to be ornery and different from the rest, he hated them so. They enjoyed baiting him to witness his fury. It sated that taint of Roman cruelty inherent in the man of ignorance. He was all the amusement they had, for it wasn't policy to stir up the two others—they might slop over and clean up the village. So they continued to goad him as they had done since leaving

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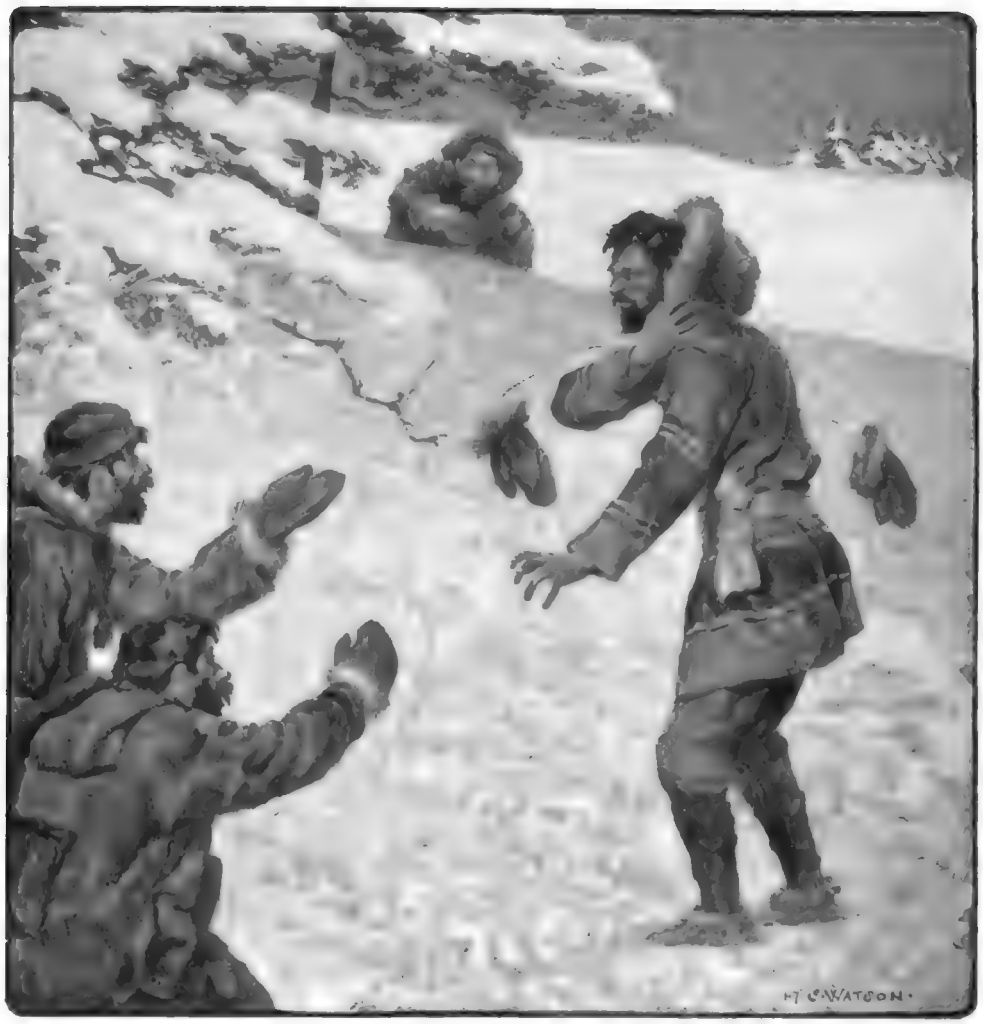

THEY ENJOYED BAITING HIM TO WITNESS HIS FURY.

'Frisco. They gibed and jeered till he shunned them, living alone in the fringe of the pines, bitter and vicious, as an outcast from the pack will grow, whether human or lupine. He frequented only the house of Captain and George, because they were exiles like himself.

The partners did not relish this overmuch, for he was an odious being, avaricious, carping, and dirty.

"His face reminds me of a tool," said George once, "nose an' chin shuts up like calipers. He's got the forehead of a salmon-trout, an' his chin don't retreat, it stampedes, plumb down ag'in his apple. Look out for that droop of the mouth; I've seen it before—an' his eyes is bad, too. They've stirred him up an' pickled all the good he ever had. Some day he'll do a murder."

"I wonder what he means by always saying he'll have revenge before spring. It makes me creep to hear him cackle and gloat. I think he's going crazy."

"Can't tell. This bunch would bust anybody's mental tugs, an' they make a mistake drivin' him so. Say! How's my gums look to-night?" George stretched his lips back, showing his teeth, while Captain made careful examination.

"All right. How are mine?"

"Red as a berry."

Every day they searched thus for the

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symptoms, looking for discoloration, and anxiously watching bruises on limb or body. Men live in fear when their comrades vanish silently from their midst. Each night, upon retiring, they felt their legs nervously, punching here and there to see that the flesh retained its resiliency.

So insidious is the malady's approach that it may be detected only thus: a lassitude, perhaps, a rheumatic laziness, or pains and swelling at the joints. Mayhap one notes a puttylike softness of the lower limbs. Where he presses, the finger-mark remains, filling up sluggishly. No mental depression at first, nor fever, only a drooping ambition, fatigue, enlarging parts, now gradual, now sudden.

The grim humor of seeing grown men gravely poking their legs with rigid digits, or grinning anxiously into hand-mirrors, had struck some of the tenderfeet at first, but the implacable progress of the disease, its black, merciless presence, pausing destructively here and there, had terrorized them into a hopeless fatalism till they cowered helplessly, awaiting its touch.

One night Captain announced to his partner: "I'm going over to the Frenchmen's; I hear Menard is down."

"What's the use of buttin' in where ye ain't wanted? As fer me, them frog-eaters can all die like salmon; I won't go nigh 'em, an' I've told 'em so. I give 'em good advice, an' what'd I get? What'd that daffy doctor do? Pooh-poohed at me an' physicked them. Lord! physic a man with scurvy—might as well bleed a patient fer amputation." George spoke with considerable heat.

Captain pulled his parka hood well down so that the fox-tails around the edge protected his features, and stepped out into the evening. He had made several such trips in the past few months to call on men smitten with the sickness, but all to no effect. Being "chechakos," they were supreme in their conceit and refused to heed his advice.

Returning at bedtime, he found his partner webbing a pair of snow-shoes by the light of a stinking "go-devil," consisting of a string suspended in a can of molten grease. The camp had sold them grub, but refused the luxury of candles. Noting his gravity, George questioned:

"Well, how's Menard?"

"Dead!" Captain shook himself as though at the memory. "It was awful! He died while I was talking to him."

"Don't say! How's that?"

"I found him propped up in a chair. He looked bad, but said he was feeling fine——"

"That's the way they go. I've seen it many a time—feelin' fine, plumb to the last."

"He'd been telling me about a bet he had with Promont. Promont was taken last week, too, you know, same time. Menard bet him twenty dollars that he'd outlast him."

"'I'm getting all right,' says he, 'but poor Promont's going to die. I'll get his twenty, sure!' I turned to josh with the boy a bit, an' when I spoke to Menard he didn't answer. His jaw had sagged and he'd settled in his chair. Promont saw it, too, and cackled. 'Hi 'ave win de bet! Hi 'ave win de bet!' That's all. He just slid off. Gee! It was horrible."

George put by his work and swore, pacing the rough pole floor.

"Oh, the cussed fools! That makes six dead from the one cabin—six from eighteen, an' Promont 'll make seven to-morrow. Do ye mind how we begged 'em to quit that dug-out an' build a white man's house, an' drink spruce tea, an' *work?* They're too damned lazy. They lie around in that hole, breathe bad air, an' rot.

"And just to think, if we only had a crate of potatoes in camp, we could save every man jack of 'em. Lord! They never even brought no citric acid nor lime-juice—nothin'! If we hadn't lost our grub when the whale-boat upset, eh? That ten-gallon keg of booze would help some. Say! I got such a thirst I don't never expect to squench it proper." He spoke plaintively.

"Klusky was here again while you was gone, too. I itch to choke that Jew whenever he gets to ravin' over these people. He's sure losin' his pay-streak. He gritted his teeth an' foamed like a mad Malamoot. I never see a low-downer-lookin' aspect than him when he gets mad.

"'I'll make 'em come to me,' says he, 'on their bellies, beggin'. It ain't time yet. Oh, no! Wait till half of 'em is dead, an' the rest is rotten with scurvy. Then they'll crawl to me with their gums thick an' black, an' their flesh like dough; they'll kiss my feet an' cry, an' I'll stamp 'em into the snow.' You'd ought 'a' heard him laugh. Some day I'm goin' to lay a hand on that man right in my own house."

As they prepared for bed Captain remarked:

"By the way, speaking of potatoes, I heard

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to-night that there *was* a crate in the Frenchmen's outfit somewhere, put in by mistake perhaps, but when they boated their stuff up river last fall it couldn't be found—must have been lost."

It was some days later that, returning from a gameless hunt, Captain staggered into camp weary from the drag of his snow-shoes.

Throwing himself into his bunk, he rested while George prepared the meager meal of brown beans, fried salt pork, and sour-dough bread. The excellence of this last, due to the whaler's years of practise, did much to mitigate the unpleasantness of the milkless, butterless, sugarless menu.

Captain's fatigue prevented notice of the other's bearing. However, when he had supped, and the dishes were done, George spoke, quietly and without emotion:

"Well, boy, the big thing has come off."

"What do you mean?"

For reply he took the grease-dip and, holding it close, bared his teeth.

With a cry Captain leaped from his bunk and took his partner's face between his hands.

"Great God! George!"

He pushed back the lips. Livid blotches met his gaze—the gums swollen and discolored. He dropped back sick and pale, staring at his bulky comrade, dazed and uncomprehending.

Carefully replacing the lamp, George continued:

"I felt it comin' quite a while back, pains in my knees, an' all that—thought mebbe you'd noticed me hobblin' about. I can't git around good—feel sort of stove up an' spavined on my feet."

"Yes, yes, but we've lived clean, and exercised and drunk spruce tea and—everything," cried the other.

"I know, but I've had a touch before; it's in my blood, I reckon. Too much salt grub; too many winters on the coast. She never took me so sudden and vicious, though. Guess the stuff's off."

"Don't talk that way," said Captain sharply. "You're not going to die—I won't let you."

"Vat's de mattaire?" came an oily voice, and, turning, they beheld Klusky, the pariah. He had entered silently, as usual, and now darted shrewd, inquiring glances at them.

"George has the scurvy."

"Oi! Oi! Oi! Vat a peety!" He seemed about to say more, but refrained, coming forward, rubbing his hands nervously.

"It ain'd possible dat a 'sour-dough' shall have the scoivy."

"Well, he has it—has it bad, but I'll cure him. Yes, and I'll save this whole damned camp, whether they want it or not." Captain spoke strongly, his jaws set with determination. Klusky regarded him narrowly through close-shrunk eyes, while speculation wrinkled his low forehead

"Of course! Yes! But how shall it be, eh? Tell me dat." His eagerness was pronounced.

"I'll go to St. Michael's and bring back fresh grub."

"You can't do it, boy," said George. "It's too far, an' there ain't a dog in camp. You couldn't haul your outfit alone, an' long before you'd sledded grub back I'd be wearin' one of them gleamin' orioles—I believe that's what they call it—on my head, like the pictures of them little, fat angelettes. I ain't got no ear for music, so I'll have to cut out the harp solos."

"Quit that talk, will you?" said Captain irritably. "Of course, one man can't haul an outfit that far, but two can, so I'm going to take Klusky with me." He spoke with finality, and the Jew started, gazing queerly. "We'll go light, and drive back a herd of reindeer."

"By thunder! I'd clean forgot the reindeer. The Government was aimin' to start a post there last fall, wasn't it? Say! Mebbe you can make it after all, Kid." His features brightened hopefully. "What d'ye say, Klusky?"

The one addressed answered nervously, almost with excitement:

"It can'd be done! It ain'd possible, und I ain'd strong *ee*nough to pull the sled. V'y ton'd you and George go togedder? I'll stay——"

Captain laid a heavy hand on his shoulder:

"That'll do! What are you talking about? George wouldn't last two days, and you know it. Now, listen! You don't have to go, you infernal, greasy dog; there are others in camp, and one of them will go, if I walk him at the muzzle of a gun. I gave you first chance because we've been good to you. Now, get out."

He snatched him from his seat and hurled him at the door, where he fell in a heap.

Klusky arose and, although his eyes snapped wildly and he trembled, he spoke insidiously, with oily modulation:

'Vait a meenute, Meestaire Captain, vait

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THE LARGER MAN CRUSHED HIM IN SILENCE, BEATING HIM INTO THE SNOW.

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a meenute. I didn't say I vouldn't go. Oi! Oi! Vat a man! Shoor I'll go. Soitenly! You have been good to me, and dey have been devils. I hope they die." He shook a bony fist in the direction of the camp, while his voice took on its fanatical shrillness. "They shall be in hell before I help dem, the pigs, but you—ah you have been my frients, yes?"

"All right, be here at daylight," said Captain gruffly. Anger came slowly to him, and its trace was even slower in its leaving.

"I don't like him," said George, when he had slunk out; "he ain't on the level. Watch him close, boy, he's up to some devilment."

"Keep up your courage, old man. I'll be back in twelve days." Captain said it with decision, though his heart sank as he felt the uncertainties before him.

George looked squarely into his eyes.

"God bless ye, boy!" he said. "I've cabined with many a man, but never one like you. I'm a hard old nut, an' I ain't worth what you're goin' to suffer, but mebbe you can save these other idiots. That's what we're put here for, to help those as is too ornery to help theirselves." He smiled at Captain, and the young man left him blindly. He seldom smiled, and to see it now made his partner's breast heave achingly.

II

"Good old George!" he murmured, as they pulled out upon the river. "Good old George!" As they passed from the settlement an Indian came to the door of the last hovel.

"Hello! There's a Siwash in your cabin," said Captain. "What is he doing there?"

"Dat's all right," rejoined Klusky. "I told him to stay and vatch things."

"Rather strange," thought the other. "I wonder what there is to watch. There's never been any stealing around here."

To the unversed, a march by sled would seem simplicity. In reality there is no more discouraging test than to hit the trail, dogless and by strength of back. The human biped can not drag across the snow for any distance more than its own weight; hence equipment is of the simplest. At that, the sledge-rope galls one's neck with a continual, endless, yielding drag, resulting in back pains peculiar to itself. It is this eternal, maddening pull, with the pitiful, crawling gait, that tells; horse's labor and a snail's pace. The toil begets a perspiration which the cold solidifies midway through the garments. At every pause the clammy clothes grow chill, forcing one forward, onward, with sweating body and freezing face. In extreme cold, snow pulverizes dryly till steel runners drag as though slid through sand. Occasional overflows bar the stream from bank to bank, resulting in wet feet and quick changes by hasty fires to save numb toes. Now the air is dead under a smother of falling flakes that fluff up ankle-deep, knee-deep, till the sled plunges along behind, half buried, while the men wallow and invent ingenious oaths. Again the wind whirls the snow by in grotesque shapes, wonderful storm beings, writhing, whipping, biting as they pass, erasing bank and mountain. Yet, always there is that aching, steady tug of the shoulder-rope, stopping circulation till the arms depend numbly; and always the weary effort of trail-breaking.

Captain felt that he had never worked with a more unsatisfying team-mate. Not that Klusky did not pull; he evidently did his best, but he never spoke, while the other was ever conscious of the beady, glittering eyes boring into his back. At camp, the Jew watched him furtively, sullenly, till he grew to feel oppressed, as with a sense of treachery or some fell design hidden far back. Every morning he secured the ropes next the sled, thus forcing Captain to walk ahead. He did not object to the added task of breaking trail, for he had expected the brunt of the work, but the feeling of suspicion increased till it was only by a conscious effort that he drove himself to turn his back upon the other and take up the journey.

It was this oppression that warned him on the third day. Leaning, as he did, against the sled-ropes, he became aware of an added burden, as though the man behind had ceased to shift his harness. When it did not cease, he glanced over his shoulder. Keyed up as he was, this nervous agility saved him.

Klusky held a revolver close up to his back, and, though he had unconsciously ceased to pull, he mechanically stepped in the other's tracks. The courage to shoot had failed him momentarily, but as Captain turned, it came, and he pulled the trigger.

Frozen gun-oil has caused grave errors in calculation. The hammer curled back wickedly and stuck. Waiting his chance, Klusky had carried the weapon in an outer pocket, where the frost had stiffened the grease. Had

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it been warmed next his body, the fatal check would not have occurred. Even so, he pulled again and it exploded sharp and deafening in the rarefied morning air. In that instant's pause, however, Captain had whirled so that the bullet tore through the loose fur beneath his arm. He struck simultaneously with the report, and the gun flew outward, disappearing in the snow.

They grappled and fell, rolling in a tangle of rope, Klusky fighting with ratlike fury, whining odd, broken curses. The larger man crushed him in silence, beating him into the snow, bent on killing him with his hands.

As the other's struggles diminished, he came to himself, however, and desisted.

"I can't kill him," he thought, in panic; "I can't go on alone."

"Get up!" He kicked the bleeding figure till it arose lamely. "Why did you do that?" His desire to strangle the life from him was overpowering.

The man gave no answer, muttering only unintelligible jargon, his eyes ablaze with hatred.

"Tell me!" He shook him by the throat, but received no reply. Nor could he, try as he pleased; only a stubborn silence. At last, disgusted and baffled, he bade him resume the rope. It was necessary to use force for this, but eventually they took up the journey, differing now only in their order of precedence.

"If you make a move, I'll knife you," he cautioned grimly. "That goes for the whole trip, too."

At evening he searched the grub-kit, breaking knives and forks and those articles which might be used as means of offense, throwing the pieces into the snow.

"Don't stir during the night or I might kill you. I wake easy, and hereafter we'll sleep together." Placing the weapons within his shirt, he bound the other's wrists and rolled up beside him.

Along the coast their going became difficult from the rough ice and soft snow, and with despair Captain felt the days slipping by. Klusky maintained his muteness, and, moreover, to the anger of his captor, began to shirk. It became necessary to beat him. This Captain did relentlessly, deriving a certain satisfaction from it, yet marveling the while at his own cruelty. The Jew feigned weariness and began to limp as though footsore.

Captain halted him at last.

"Don't try that game," he said. "It don't go. I spared your life for a purpose. The minute you stop pulling, that minute I'll sink this into your ribs." He prodded him with his sheath-knife. "Get along now, or I'll make you haul it alone." He kicked him into resentful motion again, for he had come to look upon him as an animal and was heedless of his signs of torture. Thus they marched—master and slave. "He's putting it on," he thought, but abuse as he might, the other's efforts became weaker and his agony more marked as the days passed.

The morning came when he refused to arise.

"Get up!"

Klusky shook his head.

"Get up, I say!" Captain spoke fiercely, and snatched him to foot, but with a groan the man sank back. Then at last he talked:

"I can'd do it. I can'd do it. My legs make like dey von't vork. You can kill me, but I can'd valk."

As he ceased, Captain leaned down and pushed back his lips. The teeth were loose and the gums livid.

"Great heavens, what have I done? *What have I done?*" he muttered.

Klusky had watched his face closely.

"Vat's de mattaire? Vy do you make like dat, eh? Tell me!" His voice was sharp.

"You've got it."

"I've got it? Oi! Oi! I've got it! Vat hef I got?" He knew before the answer came, but raved and cursed in frenzied denial. His tongue started, language flowed from him freely:

"It ain'd dat. No! No! It is de rheumatissen. Yes, it shall be so. It makes like dat from de hard vork alvays. It is de cold —de cold makes it like."

With despair Captain realized that he could neither go on, dragging the sick man and outfit, nor could he stay here in idleness to sacrifice the precious days that remained to his partner. Each one he lost might mean life or death.

Klusky broke in upon him:

"You von'd leave me, Meestaire Captain? Please you von'd go avay?"

Such frightened entreaty lay in his request that, before thinking, the other replied:

"No, I won't. I made you come, and I'll do all I can for you. Maybe somebody will pass." He said it only to cheer, for no one traveled this miserable stretch save scattering, half-starved Indians; but the patient caught at it eagerly, hugging the hope to his breast during the ensuing days.

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HE HAD PROMISED NOT TO DESERT HIM, AND HE COULD NOT BREAK HIS WORD TO A DYING MAN.

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That vigil beside the dying creature lived long in Captain's memory. The bleak, timberless shores of the bay; their tiny tent, crouched fearfully among the willow-tops; the silent nights when, in the clear, cold air, the stars stared at him close and big, like eyes of wolves beyond a camp-fire; the days of endless gabblings from the sinking man, and the all-pervading cold.

At last knowledge dawned upon the invalid, and he called his companion to his side. Shivering there beneath the thin tent, Captain heard a story, rambling at first, filled with hatred and bitterness toward the men who had scoffed at him; yet at last he listened eagerly, amazedly, and when it ended, he sprang to his feet, gazing at the dying man in horror.

"My God, Klusky! Hell isn't black enough for you. It can't be true, it *can't* be. You're raving! Do you mean to say that you let those poor devils die like rats while you had potatoes in your cabin, fresh ones? Man! man! The juice of every potato was worth a life! You're lying, Klusky."

"I ain'd, no, I ain'd. I hate dem! I said dey should crawl on deir bellies to me. Yes, und I should wring de money out. A hundred dollars for von potato. I stole dem all. Ha! ha! und I kept dem varm. Oh, yes! alvays varm by de fire, so dey shall be good und fine for de day."

"That's why you left the Indian there when we came away, eh? To keep a fire."

"Shoor! und I dought I shall kill you und go back alone so nobody shall make for de rescue. Den I should have de great laugh."

Captain bared his head to the cold outside the tent. He was dazed by the thought of it. The man was crazed by abuse. The camp had paid for its folly!

Then a hope sprung up in him. It was too late to go on and return with the deer—that is, too late for George, and he thought only of him; of the big, brave man, sitting alone in the cabin, shunned by the others, waiting quietly for his coming, tracing the relentless, daily march of the disease. Why didn't the Jew die, so he could flee back? He had promised not to desert him, and he could not break his word to a dying man, even though the wretch deserved damnation. But why couldn't he die? What made him hang on so?

In his idle hours he arranged a pack for the start, assembling his rations. He could not be hampered by the sled. This was to be a race—he must travel long and fast. The sick man saw the preparations, and cried weakly, the tears freezing on his cheeks, and still he lingered, lingered maddeningly, till at last, when Captain had lost count of the days, he passed without a twitch; and before the body had cooled, the northward bluffs hid the plodding snow-shoed figure hurrying along the back trail.

He scarcely stopped for sleep or food but gnawed raw bacon and frozen bread, swinging from shoe to shoe, devouring distance with the steady rhythmic pace of a machine. He made no fires. As darkness settled, rendering progress a peril, he unrolled his robe and burrowed into some overhanging drift, and the earliest hint of dawn found him miles onward.

Though the weather was clear, he grew numbed and careless under the stress of his fatigue, so that the frost bit hungrily at his features. He grew gaunt, and his feet swelled from the snow-shoe thongs till they puffed out his loose sealskin boots, and every step in the morning hours brought forth a groan.

He was tortured by the thought that perhaps the Indian had carelessly let go the fire in Klusky's cabin. If so, the precious potatoes would freeze in a night. Then, if the native rebuilt it, he would arrive only to find a mushy, putrefying mass, worse than useless. The uncertainty sickened him, and at last, as he sighted the little hamlet, he paused, bracing his legs apart weakly.

He searched fearfully for smoke above Klusky's cabin. There was none. Somehow, the lone shack seemed to stare malignantly at him, as he staggered up the trail, and he heard himself muttering. There were no locks in this land, so he entered unbidden. The place was empty, though warm from recent habitation. With his remaining strength he scrambled up a rude ladder to the loft, where he fumbled in the dark while his heart stopped. Then he cried hoarsely, and, ripping open a box, stuffed his pockets and shirt-front full of potatoes. He dropped from the platform and fled out through an open door, capless and mittless, out and on toward the village.

His pace slackened suddenly, for he noted with a shock that, like Klusky's cabin, no smoke drifted over the house toward which he ran, and drawing near he saw that snow lay before the door—clean, white, and untrodden. He was too dazed to recall the light fall of the night previous, but glared

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blankly at the idle pipe, at the cold and desolate front.

"Too late!" he murmured brokenly. "Too late!" and stumbled to the snow-cushioned chopping-block.

He dared not go in. Evidently the camp had let George die; had never come near to lift a hand. He was afraid of what lay within, afraid to face it alone. Yet a dreadful need to know pulled him forward. Three times he approached the door, retreating each time in panic. At last he laid soft hands upon the latch and entered, averting his eyes. Even so, and despite the darkness inside, he was conscious of it; saw from his eye-corners the big, still bulk that sat wrapped and propped in the chair by the table. He sensed it dazedly, inductively, and turned to flee, then paused.

"Ye made it, boy! It's the twelfth to-day." George's voice came weakly, and with a great cry Captain sprang to him.

"'Bout all in," the other continued. "Ain't been on my feet for two days. I knowed you'd come to-day, though; it's the twelfth."

Captain made no reply, for he had knelt, his face in the big man's lap, his shoulders heaving, while he cried like a little boy.

My Lady

By FREDERICK SMITH

OUT of the South there came a Lady fair;
Her mantle was of coolest, palest green;
She flung it wide, it touched the woods, and there
Were tender leaves where once bare boughs had been.

She frowned: the sky was clouded, and the Earth
Felt the new thrill of livening April rain;
She sighed, and, sighing, gave the warm moist May winds birth;
Her blue eyes smiled: the heavens grew bright again.

She loosed her red gold tresses, and the sun
Flooded the world. At her first whispered words
The meadow brooks fell talking one to one.
She sang: the echoes were the songs of birds.

Where, on the uplands, her light feet had pressed,
Houstonias and shy violets marked the place.
From trees that her white fingers had caressed,
Sprang broad-leaved dogwood and the white-thorn's lace.

The wild azaleas opened at her blush;
The orchards grew faint pink with apple bloom;
My Lady breathed, and zephyrs came to brush
A thousand flowers and scatter their perfume.

And as she crossed the world and smiled to them,
New alleluias did Earth's children sing;
And who with pure heart touched her garment's hem
Had gained a blessing from "My Lady Spring."

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Experiences of a Nursery Governess

By MARTHA S. BENSLEY

V

THE letters which Mrs. Arnold wrote to the various friends to whom I referred her are before me as I write. They cover completely the requirements for a nursery governess, asking everything about me, from my taste in dress to my moral character. I dictated the replies to her inquiries with the greatest care, realizing that only highly commendatory references would secure for me a position in her household.

The Arnolds' home was on the shore of a little lake, less than an hour's ride from the city. Mrs. Arnold had told me that until they bought this place a year before, they had lived in the city, and had kept the children in a city school. On the family's removing to the country, she had sent them to school in the neighborhood, but finding, after a year's trial, that they were not getting on well, had decided to engage a governess.

As I drove up from the station, I saw the frame house with its encircling verandas outlined against a background of dark trees; from this little wood, a brook ran through the grounds and emptied itself into the lake. It seemed to be an ideal spot in which to rear children; one which combined the advantages of the city and the country; for the distance from town was so short that there could be frequent comings and goings.

Mrs. Arnold met me in the hall with her children: Walter, a tall, slender boy of twelve, with deep-set gray eyes and brown hair; and Mary, a year younger. The girl was much like her brother, except that she was fairer, and seemed more energetic. They greeted me with courtesy and reserve, as though I were entirely an outside being who could not affect them, and between whom and themselves they could expect no relation of sympathy or understanding to be established. Their manners, clothes, and appearance were all equally conventional and uninteresting.

That first evening, the children and I dined with Mr. and Mrs. Arnold—an unusual privilege. The parents were perfectly courteous in their treatment of me, and with an evident effort included me in the conversation. They obviously hunted for subjects which might be supposed to interest me: education (of which they were quite ignorant); my journey (naturally a topic soon threadbare); the country around them (for which they did not care). I was surprised to find the conversation so forced and ineffective, and the children so restrained and silent; these conditions did not accord with my expectations. The parents were apparently cultured, well-bred people, but showed only a superficial and forced interest even in matters of general concern. The only subject broached during dinner in which they seemed to take more than an external interest, was the discussion of a composition of Strauss's, which they had heard the night before. Later I discovered the reason for this. Mrs. Arnold had been a musician before her marriage, and though she no longer played in public, she devoted her life to her art, writing and publishing various compositions. Her husband, too, was a musician—a singer, and a successful teacher.

Husband and wife were perfectly in accord; their affection was based on the best foundation: similarity of tastes and aims. To both, music was the one thing worth living for, the one source of pleasure, and the aim of life. There was nothing better for either of them in this world than to sit together in the twilight, his tenor voice floating out over the gathering mists, while her fingers produced for it an almost orchestral background.

But their absorption in their music made them failures as parents. At first glance I should have said that they were bringing up their children in a satisfactory manner; but on closer study, it became apparent that they were as impersonal as incubators. Walter and Mary seemed an utterly unforeseen element in their lives, an unwelcome material interruption in their blissful dreams. By this time they had accepted them as facts, and

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were attempting to make the best of the situation. Indeed, Mr. and Mrs. Arnold believed themselves to be performing their duty toward their children. They knew, of course, that children should be educated, and were furnishing theirs a ready-made education by means of schools and a governess, without themselves having any idea as to what they should be taught. They knew that children should have fresh air and plenty of exercise, and they went to the country for the sake of providing these essentials for Walter and Mary. They knew that children should be clothed, and at regular intervals Mrs. Arnold descended from her planet to look over the wardrobes of her son and her daughter, decide what was necessary, and order the garments ready-made from a shop in the city. They knew that children should be loved, and they always spoke kindly to theirs and kissed them morning and night. What more could society demand of them?

Mr. and Mrs. Arnold took it for granted that theirs were simply normal children, and it never occurred to either father or mother that there was anything in particular to understand about them. They were not problems to be solved, but axioms to be accepted; if the child did not fit the axiom, so much the worse for the child.

As a matter of fact, I found on better acquaintance that the conventionality of these children was a thing assumed, a surface conforming to the expectations of their parents; and that their real selves, hidden by this artificial formation, were dreamy, poetic, passionate. They had, indeed, inherited their parents' temperament: the dreamy nature, the ability to create a world of their own in which their real lives were spent; and an indifference to the world outside—to even their parents. For, as Mr. and Mrs. Arnold had not found them a necessary part of their lives, so the children were quite happy without other companions than each other. I have never seen a more perfect understanding between brother and sister than between these two; not that they protested their affection—they were so in accord that there was no need to speak of it. The love that their parents might have shared, they lavished on each other, maintaining toward father and mother a courteous indifference.

The little wood back of the house was their refuge, their sanctuary. The trees were their friends, and had names of their own bestowing, borrowed from people of whom we talked or read, and usually applied with a good deal of discrimination. There was a great, untidy butternut at the end of one path, which they persisted in calling "Beethoven," after an engraving in the library; a dapper little beech was named "Ivanhoe;" and a group of shadowy white birches that showed faintly in the dim light were the "Wise and Foolish Virgins" all mixed up together. Their parents never knew of this dream-world, never entered through its gates, nor saw it reflected in the four grave eyes. It was some time before I was thought worthy to enter it, and I think the "open sesame" was the story of Philemon and Baucis, which I told them quite by chance one day as we sat beside the brook.

"Miss Clark," said Mary, wondering, "did they know about trees then?"

"Know what about them?" I asked.

"Why, that they really are people, too."

They loved every tree and bush as a living thing; I do not think they would have picked a flower for any earthly reward—for the growing things were their friends, with personalities like their own, though they gave names only to trees. I could not interest them in botany—that would involve pulling their friends to pieces and considering them in bits; nor in the study of animals, because, strangely enough, they did not care for them; their attitude toward the squirrels, chipmunks, birds, and other denizens of their forest-world, was a curious compound of lack of comprehension and resentment, as though the birds and animals were uninvited guests. They never seemed to think that any one but themselves and their personified trees had a right in the little wood; I went by invitation, but all others were intruders. It was a strong proof of their affection when one day Walter whispered that they had named a tree after me, and asked me to try to tell which one. For an hour we wandered up and down the paths, the children laughing and dancing at my wrong guesses. My failure ever to identify that tree was, I think, a delight to them.

That this dreamland of theirs should have centered itself about trees was merely a chance; it might have been about anything else—flowers, birds, or animals—which appealed to their imagination. I began to tell them stories from Greek mythology, and fairy-tales, and their response and interest were instant. They were too old to believe the characters in these stories real, but they knew them for what they were: poetic personifications of the things around them.

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Walter was rather more poetic and imaginative than his sister, and his delight in the world of fancy was more evident than hers. For him, the sunlight reflected from the ripples of the lake to the under side of the roof of the veranda on which we had lessons, became little golden elves.

"Oh, Miss Clark," he cried one day, "just come here by me a moment! There—look—don't you see her? The princess with the golden locks? See—see—right up there over the top of the window! Now watch her dance" (as the breeze stirred the ripples). "She came almost down to the honeysuckle blossom that time!"

He would sit on the well-curb for hours, watching the reflections in the water, or under a tree when the sunshine filtered through the leaves; and sometimes in the night I would find him watching the moonlight on his bedroom floor, too happy and lost in dreams to go to sleep. He saw beauty everywhere, and showed a good deal of ability in reproducing it. He loved to paint and draw, had an eye for color, and his attempts, while necessarily crude, had always an artistic feeling that made up for many defects. He cared very little for ordinary boyish sports, although his long legs could take him over the ground at a marvelous rate; and when in the mood for play, he was in demand with the country children for their games, though he rarely sought them of his own accord.

Mary was much like Walter, but took more delight in the activities of her splendid body. She could not be forced nor coaxed into any sort of mechanical or domestic occupation, and would undertake only such studies as she fancied. I failed signally in my attempt to improve her arithmetic and geography, but I found her knowledge of English and her ability to write it correctly far above the average. Writing seemed her most natural mode of expression; she often wrote me little letters instead of talking to me, and would rewrite, in quite attractive form, the historical tales I told her. Her taste for writing was her individual manifestation of the artistic temperament that appeared in Walter as a liking for drawing and painting, and in their parents as the love of music.

In the children's feeling toward music, appeared the only criticism of their parents' attitude toward them, and in this was evident all the wrong of their lives: they both hated music, hated it as an enemy, as some fearful monster continually lying in wait for them. When, as often happened, there were musical guests over Sunday, when melody floated from the windows and the house was fairly enveloped in an atmosphere of harmonious sound, these children vanished into the wood, and returned only after silence was restored. Strangely enough, Mr. and Mrs. Arnold thought this attitude quite the normal one of children, and laughed at Walter's and Mary's hasty flight before the sound of the piano or the father's voice.

Considering the pride that leads most parents of commonplace children to attribute to them mental gifts which they do not possess, the almost insistent belief of Mr. and Mrs. Arnold in the mere normality of their really quite unusual children was to me a constant cause for amazement. It almost seemed sometimes that they feared to find Walter and Mary extraordinarily endowed, lest the ready-made education which they had provided should not fit, and they should feel obliged to sacrifice to their children time and attention which they wished to devote to their beloved music. An incident that occurred one afternoon illustrates their constant failure, whether unconscious or intentional, to penetrate beneath the surface of their children's natures.

From the veranda I saw Walter coming slowly down the path from the woods in a most disheveled state: his collar was torn, his clothes draggled and dirty, blood was running from a cut in his lip, and his forehead showed a large bruise. Alarmed, I ran to meet him. It was some time before I could find out what had happened, but at last the defiant eyes softened, and the sullen lips opened. Two neighbors' boys had been found in the wood, amusing themselves by climbing to the tops of the little saplings; these, not strong enough to support their weight, would bend over, and after a moment's delighted teetering up and down, the boys would drop to the ground amid a breaking of branches and a tearing of leaves, allowing the disfigured little trees to spring back into place. Horrified at this abuse of the trees he loved, and finding his protests useless, Walter resorted to primitive methods and fought both boys. He must have been quite carried away by rage, for it appeared he had beat his opponents and chased them from the wood. He evidently expected I would be angry and punish him in some way, but I felt that the cut lip and the swelling forehead were punishment enough.

As ill luck would have it, there were no

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guests at dinner that night and we dined with the family. I had done my best for the boy; but his appearance was anything but attractive, and when we entered the dining-room his mother gave a gasp, and his father asked sternly:

"What does this mean? What have you been doing?"

Walter, who never lied, answered: "Fighting, sir."

"Fighting—you fighting! What about?"

The boy did not answer.

"Whom did you fight with, then? Was it a quarrel, my son?"

"Yes, sir. It was Willie Graves and Paul Hansen."

"What! Two? Not at once, did you?"

"Yes, sir."

"Well, no wonder you look so! Of course, they would lick you! I should think you would know better than that."

"I licked them, sir."

"What!"

"I licked them."

"You did! Both of them? Well done, my boy! I didn't think you had it in you."

His merry and approving laugh rang out, and after a moment the mother joined in. Saying that they must feed their young pugilist, Mr. Arnold ordered an extra dish of dessert for the boy, who sat grave and silent. There was no further investigation of the cause of the fight. Walter was commended for beating two boys in a physical contest—his fine motive went unknown and unpraised. For that night, at least, Mr. and Mrs. Arnold had what they wanted, a young bruiser instead of a poet for their son.

When Mrs. Arnold engaged me, she led me to believe that I was to work entirely under her direction, and I inferred that she supervised her children at every point. I found, however, that as soon as I was physically installed, that is, shown to my room, and my baggage arranged, I was left entirely to my own devices. I was not told any of the family customs; even the hours for meals I was left to discover for myself, and the same was true in the matter of the children's studies. Presumably Mrs. Arnold was so thoroughly satisfied with my qualifications as stated by myself, *via* the friends to whom I had referred her, that she felt all further concern needless. But it surprised me that she did not care to discover how I fitted into her household; how the extra wheel worked with the rest of the machinery. It was difficult to realize that the world of her interest began and ended with music, and that to her everything outside that art was more or less of an evil.

The few directions that she gave me in regard to the children's education laid upon me the duty of requiring them to do things for which they were least fitted by inherited temperament—the very sort of thing that the parents themselves disliked. For instance, Mrs. Arnold did not sew nor take any interest in her table, as was proved by the draggled ends of her own clothes and the unappetizing dishes she allowed the cook to set before us; but I was requested to teach Mary the chemistry of foods, and hand sewing.

Surely, I fancy some one objects, education is not to be altogether along the line of least resistance; if the child's personal tastes are to be considered and his special abilities developed, his distastes are also to be overcome. Surely a mother is not to be criticized for showing concern that her daughter's education shall not be so one-sided as her own. True; but I never had any reason to suppose that Mrs. Arnold's instructions were based on a reasoned policy for the training of her children. The fact that she did not even realize their unusual artistic abilities, much less make any effort to cultivate them, would seem to indicate clearly enough that the instructions to which I referred were hardly more than chance. As I mentioned, I found it impossible to teach Mary what Mary was not interested in learning, and her mother did not concern herself further.

If Mrs. Arnold trusted me implicitly, her husband's sister who came to visit a week after my arrival, did not. Mrs. Marsh was a Priestess of the Cult of the Erect Spine, who tried physically and morally to live up to her creed. Her only child, a son a year younger than Walter, was as different as possible from the Arnold children. Walter and Mary were handsome; Harold Marsh possessed what might be called a "dish face": flat and round with indeterminate features blurring into the general surface; it was impossible to think of his eyes, nose, or mouth separately, but only of the general effect. He was delicate and in a way precocious; these two facts had been excuse enough for his mother to educate him at home rather than send him to school, and he had become the victim of her educational theories. The contrast between the cousins was most marked when Mrs. Marsh brought her son to share

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our daily lessons; and remained herself to hear the recitations.

"Mary," said I, "who were the first people to conquer Britain?"

"Oh, I know—I know," broke in Harold, "they were the Danes—the Danes—let me tell—I know! They came across in ships and killed all the Englishmen—and burned their cities—and took away all their things, and——"

"It was the Romans," interposed Mary.

Mrs. Marsh had sat primly pluming herself on the brilliance of her offspring until Mary's remark, when after a moment of stunned silence she hastened to explain that Harold must have meant the Romans, because he had said the conquerors came in ships; and she did not take kindly to Walter's insinuation that everybody had to go to England in ships, as it is an island. She proceeded to draw out her son by a series of suggestive questions till he glittered in comparison with the other children, who had relapsed into a state of passive indifference. Harold had a smattering half-knowledge of many things, while the other children had a good deal of information about things they cared for and were densely ignorant on other subjects. Neither Mary nor Walter ever pretended to know more than they really did; but Harold, by much talking, tried to prove that he knew anything he was asked, or if not the precise thing, something much more important.

Mrs. Marsh evidently believed that the words which fell from her son in a continuous stream were the traditional pearls and diamonds; and as jewels of such price were welcome at all times, she never checked the rapid pulsations of his tongue.

Her educational theory, as she explained it, was that of unfoldment, of self-expression. It was an excellent theory, in accord with the most advanced ideas, but Mrs. Marsh did not know what it meant. From her insistence on the absence of restraint, one would have expected to find her a disciple of Rousseau, allowing her child to grow up uninstructed, following his own inclinations. But she had applied her idea of unrestraint only after she had stuffed the boy with a heterogeneous collection of unrelated bits of information. Then he was urged to "show off." The "unrestraint" of which she prated was wholly a social matter; the result of its application was that that precious little blossom, her son, was forced into an early bloom quite incompatible with any sort of sweetness or beauty; he was, as it were, jerked open to the rays of the social sun.

"I do not wish to repress Harold, he is so sensitive!" she said, and allowed him to monopolize the conversation at the table to the exclusion of every one else.

"I want him to have everything he wants to eat—he is so delicate!" And twice during their stay he made himself ill by overeating.

She laid strong emphasis on the boy's confidential relations with herself, and on this point her principle of unrestraint seemed to go into retirement.

"I feel that a mother should be with her child in all his pleasures," she said. "I want Harold to feel that he is happiest with, not away from, me!" and she trailed stiffly after that eleven-year-old boy as he raced about, overseeing his play as she did his lessons.

Of course, she was too advanced to punish her child for any of his misdeeds; and when she really could not excuse nor explain them away, she spent hours arguing with, coaxing, and weeping over, him.

That her son should tell her all his troubles was another of her principles, and she encouraged him in tale-bearing, and interfered in every little dispute among the children.

The cousins did not always get on smoothly, for they could not understand each other, and their only common ground was the romping games for which ordinarily the Arnold children cared little. They never took Harold to their sacred grove; during the week of his stay he went there only once and then alone. Walter got on with his cousin better than Mary did, not because he liked him better, but because he was more self-controlled. The two boys would go wading together in the brook, or fish along the shores of the lake, while Mary sat disconsolately with me on the veranda or played with her much-neglected dolls. She was jealous and lonesome, and once I found her in tears in her room, but she jumped up and ran away when I tried to comfort her.

Harold was the cause of the only quarrel I ever saw between brother and sister. Just what the particular occasion for it was, I do not know, but Mary came rushing into the house in a tearing rage, and with stamps and screams of temper, said she hated Harold—and Walter too—she did—*she did—she did!*

It was long before I could quiet her, and even when the two boys came up on the veranda on their way to get ready for tea, she

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hid her face in my lap and refused to speak to them. Harold called out: "Mary's mad—Mary's mad. Ain't you, Mary?" but though I felt the little hands grip mine, she made no answer. Walter was silent and sullen during the meal, and Mary did not lift her eyes from her plate; but Harold chattered, encouraged by his fond mother, who was eating with us, and the meal passed in safety. Next morning the affair was ignored, but Walter was ostentatiously attentive to his sister and indifferent to his cousin.

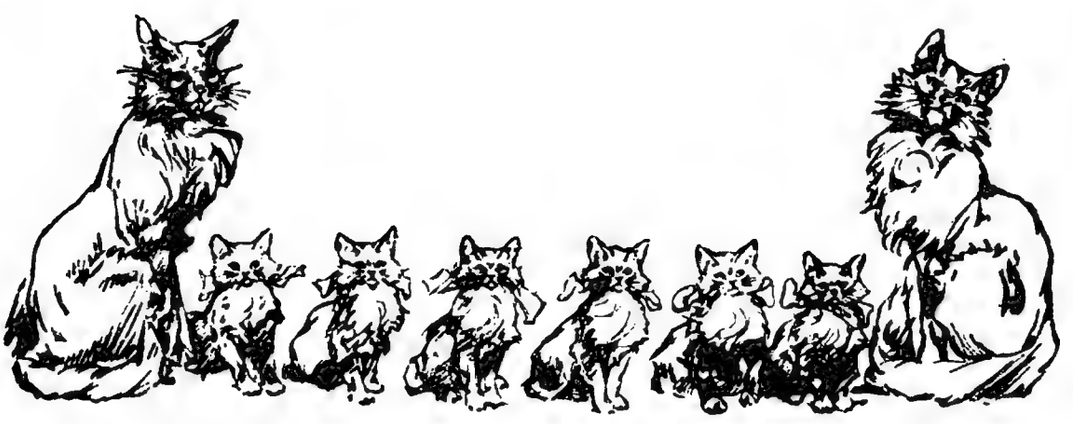
As ill fortune would have it, Mrs. Marsh had witnessed the exhibition of temper on Mary's part, and as I took the child up-stairs, I saw that she had stiffened in rigid disapproval. Later she asked me how I had punished Mary; and when I answered that I had not punished her at all, but only tried to quiet her, she appeared greatly shocked; and from the vantage-ground of her own experience, gave me much valuable instruction in reasons for, and methods of, punishment. I think she mentioned my shortcomings as a disciplinarian to Mrs. Arnold, for that lady told me soon after, that she hoped I would be strict with the children.

Here were two very different types of children, treated in two very different ways, and in neither case were the results satisfactory. Harold Marsh was ordinary and unsatisfactory material to work with; but such as it was, this material had been treated with excessive, if mistaken, care. The product was a shallow mind without the exact training that might have given it some stability. He was becoming, mentally, a sort of butterfly—doing a vast deal of fluttering to no purpose—seeing before him no goal, and having no ability to reach one had he seen it. The community had indeed not lost much through his incomplete development, because there was not much of him to develop.

In the case of Mary and Walter, the wrong, though of a different kind, was much more serious, because they were of finer stuff. Mr. and Mrs. Arnold had become possessed of delicate and beautiful material which they did not want, and they were ruining it so that it would be of no use to any one. As far as any care their parents gave their finer natures, the part that responded to beauty and to love, the very soul of them, was concerned, these children might as well have been shut within four gray walls. Any consideration that was given them tended to force them into the conventional mold; and by just so much as they were fitted to this shape, would they approach failure. They might have been so developed that they would enrich the world of letters and of art. Mary could never be more than an ineffective society woman or an incompetent housewife, but there was a chance that she might become an effective writer; Walter could never give the world business ability—he might give it good pictures. But the possibility of such development would become less and less as the children were fitted more insistently to their parents' false ideas of them.

Where was the mistake? That people of this type should have children at all! They would not sacrifice themselves; music was dearer to them than their children; and so, instead of starting them on the road along which they might have journeyed to social usefulness, they were stunting them, dooming them to unhappiness, and robbing the world of the men and women they might have become.

(The "Experiences of a Nursery Governess" will be continued in the June number.)



"Who Says 'Race Suicide'?"

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The Mercenary Brown

By HENRY SYDNOR HARRISON

Illustrations by E. M. Ashe

ONE of the agreeable features about the Ware River Country Club is that, while the solid body and soul of its membership is the old band that first toddled to school together, there is a pleasant and varying fringe, as it were, in the people we are always having to visit us.

But, after all, the thing about our club that I think we are all most proud of, though of course we never put it to each other in just this way, is that it is, first of all, a club of *blood*. It is this that we have grown up to think of as the thing that matters most, and nothing else counts very much with us. On a day, you see a white, lithe figure holing-out on the green ahead; and drawing near, you observe without surprise that it is, let us say, your stenographer, or the young lady who trims your wife's hats, at so much a hat. And looking deep down into the heart of things, you perceive that her right to be there is better, point for point, than your own.

In the general goings-on of history, good institutions, like the bad, go to the wall, and their dwelling-place knows them no more. And with the war, the habit of money certainly went out of the South. Among those of us who knew, there was no surprise in the Ware River Club that the same board-meeting that cast seven blackballs against young Louis Wissner, with his millions, from Saginaw, Mich., was glad enough to take in little Betty Taylor, of the Prince William Taylors, who works in the telephone exchange, and scuffles hard enough to send little Thomas to a gentlemen's school.

Not that we object to money as such, however, or that there is no wealth in the club.

Dawdling over iced tea on the great veranda, Elsie Cathcart and Disbrow had reached the conversational stage where, by sudden starts, they pleasantly probed one another's personality. To them came Hemenway Brown, who disposed his form in an easy chair and broke off a cracker, with the privileged air of lifelong acquaintance.

"Elsie," said he, "who is a girl with hair like an aureole of brown sunset cloud, and eyes like a limpid mountain lake, and a form like Queen Dian, the huntswoman?"

"For mercy's sake, Hemenway! Is it a conundrum?"

"I suppose so; most of the sex are, I believe. This one also plays golf with a grace that rather captivates the eye. I couldn't help hoping, as I passed, that she might prove to be the wealthy wife I've been looking for so long."

"Why do you always say those horrid things, Hemenway?" She regarded him thoughtfully. "Are you really as crazy to marry money as you say?"

"It's the simplest way of getting it I've ever figured out," said Brown. "Hence my policy of traveling with the landed gentry only. But this new girl: should I—be interested in knowing her? Of course you know who she is."

"Oh, probably I do. But I wouldn't recognize my dearest friend from that description. You're so mythological." She fixed him a minute with eyes deeply meditative before she went on. "But—now that I think of it, there are only two strange girls in town, and I expect you'll be able to settle which is which. One of them is an heiress from—from Baltimore (now, don't excite yourself, Hemenway), with billions and trillions all her own; and the other is a little school-teacher for the Grinnell children, from down in Spottsylvania. Now, which of the two is Dian?"

"Give me a difficult one," said Hemenway. "I know the good Lord would not bother to design a face like hers for educational purposes—at least not that kind. Millions, trillions, and an angel person! It is well. Let us ramble hand in hand upon the links, Elsie, and see what comes of it."

She looked at him with a rather curious air of interest, even amusement; but there was nothing subtle about what she said:

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"And leave my lovely chair and tea? Not much!"

Brown, who had risen in a spirit of pleasant anticipation, seemed disappointed. Then his face beamed with sudden resolution. "Ah, well," he said carelessly, "the introduction, after all, is practically obsolete."

"Five to one," said Disbrow, brightening now that Brown's departure seemed imminent, "that you don't."

"Taken," Brown flung back from the steps, "in my wife's millions."

"Hemenway thinks he's dying to marry money," observed Elsie to Mr. Disbrow, "but he couldn't do it if he tried. But let me tell you something funny."

. . . . . .

Brown strolled down the little path that cuts across the links to the woods, in frank quest of the Baltimore heiress. No better off than most of us at the club, he sincerely meant to be; and he had long felt that his only hope of considerable wealth would find fruition in the dower of his wife-to-be. It would of course be regrettable to break into the holy estate merely as a profitable enterprise; but he was quite clear that, with ordinary prudence, a man could love along the lines of his interest. It will thus be seen that to Mr. Brown, though a college graduate, several matters of common knowledge were still as sealed books.

Now the point where the little path bisects the fair green is the spot where the polite pedestrian is wont to stop and wave to golfers at the tee a genial signal that he will wait till the drives are off. But Brown, though his eye did not fail to note a graceful form just stooping over the sand-box, gave no such pleasant intimation. Following out his quickly formulated plan, he advanced to the very center of the green, and there paused as one who suddenly recollects a matter of grave importance.

But the girl with eyes like a limpid woodland lake, and a figure like Queen Dian, the huntswoman, and now also with a driver hoisted expectantly in the ether, could not be expected to sympathize with this abstraction. Her voice was wafted across to him, clear and sweet as a silver bell:

"Fore!"

Then Hemenway, turning in a preoccupied way, met her eye with overdone surprise, stepped backward maybe a quarter of a foot, and courteously waved his hand. Alertly he watched her significant gyrations, saw her glance up once to mark the distant hole, and brace herself for the stroke; then he blotted out the picture of her altogether by the simple expedient of turning his back.

An instant later, unbelievably, it happened.

Brown wheeled sharply, his hand clasped tight to that part of his back popularly known as the small, his features wearing an expression no less aggrieved than suffering. To his great gratification the girl was coming toward him rapidly, her driver left behind in the stress of her sorrow.

"Oh, I am so very sorry!" she cried breathlessly. "I was *certain* that I saw you looking at me. Did it hurt—*very* much?"

"Quite a lot," said Brown. "It impressed me as an unusually solid sort of ball. Extra special double thick, wasn't it?"

"Oh, it wasn't that," she explained, a little wistfully. "It was the way I hit it. It would have been my best drive in three afternoons. But of course," hastily, "it's on your account—mostly, that is—that I'm so sorry."

"Oh, I've no doubt that it'll soon pass. If you would be kind enough to sit down with me for an instant under the old oak there, I think I could get well fast—very fast."

"Of course I am anxious to help you get well," she said, smiling slightly, "but it's nearly dark now, and you can see yourself that I haven't a minute to waste."

"Waste!" echoed Brown. "Well!"

"From the golfer's point of view, you understand. But I wish you'd explain how I'm to count that stroke."

"Well, you see, that's quite a complicated, involved point—it'll be a long story and—a hot one. I really think I could make it all much plainer under the old oak."

"The old oak! Really, the spot seems to attract you strongly. Let us go there, by all means, since you insist."

Brown sought out the thickest shade, and arranged his person comfortably upon it. The heiress, too, after a moment's hesitation sat down, but more in the manner of one ready to leave at an instant's notice. Brown took advantage of the moment to look for the first time full into her clear eyes, and as he did this, all subtlety and humor seemed suddenly to die out of the little ruse he had worked so triumphantly, and left it a bit of cheap and common trickery.

"And now for the complicated explanation," she suggested.

"You must play it from where it lies," said Brown.

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The girl stared. "Is that *all?* Was that worth coming to the old oak for?"

"It was not. That is not all, really. I'd like to tell you something about—my colliding with your drive. I did it on purpose."

"Oh!" Her glance appeared to set an immeasurable distance down between them.

"I needn't have told you, of course," he said firmly, "but now I think I'll go on and tell you why." Brown paused. Could he really tell her? What, after all, had been the reason? Was it simply that he had been told about her money? At the moment, with her eyes upon him, Brown wanted of all things to be frank.

"It was only—only that when I passed just now, I saw you, and I thought you were the —the—well, that it would be awfully nice to know you. There was something else, but you want to pick up an acquaintance, don't do it in that way. It's suicidal. In Catonsville once I drove into a man's head, and for one awful minute thought he was dead."

Brown's knowledge of geography informed him that Catonsville meant Baltimore, and Baltimore, he knew, meant heiresses. The sudden recollection of her trillions came to him with something of a shock.

"Of course it was a risk," he said, with something of an effort, "but life is so beset with dangers, anyway. I read in the paper once that a man died playing ping-pong. No doubt backgammon can also point to its victims. But you are not *going?*"

She stood before him, rounded, beautiful, pulsing with young life, brown leaves dried and curling on her white skirt. "Why, I only stopped for that little explanation, you

"WHY DO YOU ALWAYS SAY THOSE HORRID THINGS, HEMENWAY?"

I don't think that applies any longer. At the club there was no one to introduce us. So I just strolled down to see what could be done single-handed."

The girl looked at Brown doubtfully; then she laughed, and Brown drew a breath.

"It is difficult to be indignant with you," she said, "you are so—so surprising. I won't be disagreeable about it; but the next time know. You won't be lonely, I feel certain. I don't know anyone who seems better able to—to amuse himself than you."

Brown faced her, jumping at the word. "Know! It's just what I must ask you before you go. Do—I know you?"

"Why, I shouldn't think it likely. In this world, we read, people are doomed never to know each other."

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"This is no time for metaphysics," said Brown. "You know what I mean. Are we friends?"

"In twenty minutes? It wouldn't be possible, would it?"

"Twenty!" cried Brown, startled. "Four

"I DON'T KNOW ANYONE WHO SEEMS BETTER ABLE TO—TO AMUSE HIMSELF THAN YOU."

by the town clock. But we digress. Give a plain answer to a plain question put by a very plain American citizen. Dare I hope to be numbered among your acquaintances?"

The heiress regarded him judicially. "From the slight knowledge of your character gleaned in this conversation," she replied, "I should imagine you probably did."

Brown clutched at this like a drowning man at his straw. "Thank you so much!" he said effusively.

They walked together to the spot where the ball had fallen dead off the back of Brown. Accepting her driver from her little caddie, the heiress flaunted it without embarrassment; she ploughed the air with it, she brought it swiftly and gracefully down, and the ball sailed far away toward the third hole. Then she turned to Brown with a faint smile—a smile that was pleasant yet gave nothing, full of meaning yet mysterious, and withal a smile that was plainly dismissing.

"Well, good-by," she said.

. . . . . .

The next afternoon Brown trailed his clubs over the links, looking for her.

Now, stretching across the fair green that leads to the eighth hole (a topped drive takes you unerringly into the middle of it) there lies a placid little pond. And the surface of this pond, and the water in it, are like the surface and water of all little ponds that have dotted the landscape since the world began; but the bottom is like no bottom known to geology, and is made of solid golf-ball. That, at least, is the popular saying among the members; but it may be that the caddies who visit the spot with dip-nets in the stilly night know better than that.

So Brown, mounting the swell to the tee, was not surprised when his circling gaze fell upon the figure of a girl craning far over the mysterious depths. Hope and pluck marked her mien as she busily fished with a dripping driver. Perceiving that it was, at last, his heiress, Brown put a swift end to his round which had never begun, and drew near.

"It was in hardly any distance at first," she explained over her shoulder, when she saw him, "but I have been just tipping it with the driver, and now I can barely see it."

"Let *me* do it," said Brown.

Brown tipped it a time or two with his driver, and the ball became merely a faint white glimmer deep down on the bottom. Then he went at it very scientifically, with cunning and patient hand.

"Oh, do be careful!" she warned. "You are getting soaked."

"Everyone does, playing this hole. Why else should we have named it the Whooping-Cough Hole?"

"I don't know, really. Suppose I just throw out another ball, and play on."

Brown, breathless with the sudden fear that he was on the point of tipping the disappearing white globe again, forbore to answer. He edged a little deeper into the water.

"I said, Suppose I throw out another ball."

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"Please don't speak suddenly like that. You will only make me lose it."

"Oh! I'm very sorry. After this I will speak as gradually as possible."

He fished on with delicacy.

"What I said just now," she observed at length, carefully, and by degrees, "was, Suppose I throw out another ball."

"And give this one up! Nothing of the kind. It would be wanton extravagance." But he suddenly recollected, uncomfortably, that she could afford to bang them into the water all day long, if she happened to fancy the splashing.

"To revert to our conversation of yesterday," he continued after a minute, "I was just wondering if you would say that we were now—friends."

"Unless you come out of that pond at once," she said peremptorily, for the water was now well over his shoe-tops, "I think you are more likely to be a—a patient than a friend."

"One can be both," he maintained—"both a patient and a friend. A patient friend or a friendly patient. But I don't care to argue it. A couple of feet farther in, there's a sort of overhanging ledge, with, I fear, deep water beyond. I think that from there, by squatting down, I can manage to reach it for you."

"Get drenched to the skin for a golf-ball! It's ridiculous! Please come out right away."

"Not for a golf-ball," he announced. "Are we friends?"

"No one can be my friend who persists in doing what I specially ask him not to. *Don't go in any farther.*"

Ostentatiously, waterily, he went in a little farther. Then he gently insinuated over his shoulder: "Friends?"

"No," cried the heiress, stamping her foot.

Immediately a considerable portion of lower Brown disappeared from view. Knee-deep in the pond, he again addressed her: "Approaching the overhanging ledge more closely, I perceive that it is very slimy, slippery, and difficult of footing. But I think that by hooking my toes firmly on the under side of it I can manage to hang on, and thus secure your—ball."

"And if you don't—don't manage to?"

"I drown," said Brown. "And try as I will, I can't help wishing I could drown friends."

Through the rippling water the heiress just glimpsed the slimy, difficult ledge, under which Brown was obviously preparing to hook his toes firmly. The awful thought occurred to her that perhaps he could not swim.

"My good friend," she said suddenly, a slight color faintly tinging her cheek, "won't you please stop fooling and come ashore?"

Brown sprang on to the grass so swiftly that she started back, fearing that he would run into her.

"Friend," he said pleasantly, "I thank you."

A deeper red, but a different one, dyed her damask skin. "And the ball? You'll leave it, having gained your point, I suppose?"

"What a notion!" said Brown. "It's here. I've had it in my hand for some time."

In spite of herself, she laughed. To her praise, she had that humor which floats too light and high for even self-love to wing.

"Another trick, you perceive," he said,

A CONSIDERABLE PORTION OF LOWER BROWN DISAPPEARED FROM VIEW.

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joyously slushing water from his shoes. "Drop back a length, and lose a stroke."

"I'm playing three, then; and, really, though you deceived me so meanly, I'm very grateful."

The heiress let the ball fall lightly over her shoulder, retreated two paces to an advantageous position beside it, addressed it in the manner prescribed by the leading specialists, and then—Splash! Downward into the very centre of the pond the ill-fated ball curveted and vanished. She looked at Brown, Brown looked at her, and together they laughed—Brown and his heiress.

"I topped it," she explained presently.

"I should say you did. Unfortunately, I've no diver's helmet; and you've no luck. So now we'll go up to the club and have tea."

. . . . . .

But that afternoon made clear to Brown that he must see the heiress no more. His theory relative to the main end of matrimony, which he had made so familiar to all his friends, like many another theory, did not work out quite the way one would expect. It plainly did not hold water. Getting somewhat closer to the conception of marrying a girl because she has money in the bank, Brown perceived, to his infinite surprise, that the idea was obnoxious to him. It was in the full flush of this discovery that he reached the noble, though extreme, conclusion that it would be preferable to die a broken-hearted bachelor in the workhouse.

It will readily be inferred that he had previously become conscious that the heiress was the sort of girl a man might some day find himself wanting to marry, and wanting it very badly indeed.

Because a man makes up his mind, however, that a certain person's society will be by him for all time eschewed, that is not saying, of course, that he is obliged to forsake all his old haunts and pursuits. By way of instance, golf afforded to Brown exercise, pleasure, and mental relaxation, and, quite justifiably, he continued to play it.

Now the heiress, as has been noted, also played golf. Chance willed it that, not infrequently, Brown and the girl, both pursuing their favorite game, stumbled unexpectedly upon each other on the links. Now and then conversation ensued. From time to time, both traveling in the same direction, and the afternoons being all too short for wasting in mere stationary dialogue, play would go forward in unison. All this, of course, without reflection upon the nature and resolves of Brown.

So Brown and the heiress golfed the sunny afternoons away. Most of the evenings and some of the nights he spent in explaining his attitude very fully to himself. To the old band he had gone to school with, he offered no explanation at all. He appreciated quite clearly that, in view of past remarks, his position might be misjudged by the jocose or the unsympathetic; and he felt the need those days of keeping very much aloof.

Brown ended by thinking that he could hold things where they were, and let it go at that. Of course he was wrong. Beautiful bubbles burst like the others—only a breath, and they are gone. Brown's bubble, which he had meant to guard so carefully, went into nothingness at so simple a thing as a glance of an eye and the chance touch of a hand.

It was over by the edge of the woods, playing the fifth, where they were kicking about in the grass for a ball that hid from them. Brown knew the end when he saw it, and faced it squarely.

He crushed the heiress's slim hand in his strong brown ones. "This is the last of it all," he said hoarsely. "I won't play with you again, won't see you any more. God knows what I'd give to take my chance like any man. But I've been a cad—I've thrown it away. So we'll say good-by now. And you won't ask questions, please."

Brice strolled easily up just then, handsome Theodore Brice, who was forever interrupting them. For once Brown welcomed his coming; he hurried off with a half-begun word of explanation, glad to get away from her surprised eyes, which so plainly put the question her lips might not ask.

He stumbled up the porch steps, feeling dumbly that the principal reason for life in general had been suddenly wiped away. Nevertheless, he had got away before the crash: that was worth being thankful for. Whatever the pain to him of withholding, he had not sought to lay any claim upon her; she was free now as he had found her. The light of the whole round of existence was undeniably out, but he was glad that he had had the backbone to do the extinguishing himself.

Later, he sat in the reading-room, and read a comic paper upside down. The paper, anyway, was merely for effect; Brown wanted

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to think; but the pictures that danced up and down between him and the printed page made it difficult to get things straight. About the only clear working that his mind did for him was to curse him utterly for the fool he had been, and in the same instant to thank God that he had been able to keep his manhood clear to the last.

"MIND THE CARRIAGE!" CALLED ELSIE SHARPLY.

. . . . . .

Fortunately, however, the heiress did not have to play her rounds alone. Theodore Brice saw to that, Theodore, the gallant and the gay, of the many loves, reveling now in the golden afternoons made doubly sweet by the happy, if unexplained, absence of Brown. She found him, as did everyone, agreeable and wholly charming, and certainly no less attentive a companion than Hemenway Brown, who came to the club no more.

So it was Brice who now tramped the green hillocks and little valleys with the heiress, who fished for her balls in the Whooping-Cough Hole, and hunted them down in the long grass off the course. Finding this sort of drifting with the tide very good, he did not worry overmuch about possible breakers ahead; and the outcome was inevitable from the first. There was a glorious week when he saw her day after day, on the links and over the tea-table on the porch—shining hours spent alone together; and then the memorable day when he suddenly took her hand in his, and explained, in rather too finished a manner, that there must be no parting between them any more.

The heiress's refusal was certainly a great shock to Brice. Thinking that there must have been some mistake, that he had failed to make his meaning quite clear, on the way back to the club he went over the situation more in detail. At the corner of the veranda, close by the reading-room window, the heiress sank into a chair, too absorbed to make certain whether they had the place entirely to themselves, and there tried to put matters as plainly as she might.

"I'm really dreadfully sorry. I hate to

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hurt you," she said, a little wearily. "But surely you can understand. I *can't*. It's not possible. It—it will never be possible."

Mr. Brice flared savagely. "Oh-h! There is someone else, eh? It—it is Hemenway Brown, I suppose?"

"How *dare* you?" And then, with quick softening, "But—forgive me. I want—not to make it hard for you. I am not—happy. There may be—I don't know—but it will—never be. I—I shall not marry."

Afterward, when Brice, heart-sick, still thinking that it must all be a mistake, had flung away, a shadow fell across her lap, and she glanced up, wondering vaguely why he had come back to trouble her. But it was Brown who stood before her, white-faced, dull-eyed, lips working—Brown, who had come to the club like a ghost to look at her once from a distance and slip unnoticed away; Brown, who, just inside the reading-room, had sat listening like one rooted to his chair.

"I heard," he said thickly. "I had a right to listen, and I did. I won't give you up. I've loved you long, but I wouldn't ask—I wouldn't try, because it seemed all wrong. But it is right now. You love me, and you are mine."

The heiress, too, was very pale. The porch was filling rapidly with players just off the links or the tennis-courts, and others, dressed more with an eye to appearance, who stood in lively groups about the tea-tables; but of them all she saw only Brown.

"I don't understand you at all," she said, bravely smiling. "You are so—so queer. You must explain it—everything, when there is more time. But now—yes, if you want me, I am yours."

. . . . . .

The heiress, it developed, had driven to the club in Margaret Brice's dog-cart, and before long Miss Brice came up to claim her. So it was Elsie Cathcart whom Brown walked with to the cars.

As calmly as he might, Brown faced the knowledge that the marriage he would make was a difficult one. A delicate step to any man of honor, it would be with him far worse than that. It would make *her*, his wife, the butt of jokes, an object of pity to people who remembered his idle chatter of days gone by, and who would never understand. Knowing that she loved him, he would let nothing keep him from her now; but at this thought he set his teeth.

"Elsie, I'm going to be married. It's—it's the heiress."

"Why, Hemenway, how perfectly *fine!*" Even Elsie misunderstood. "You've bagged your rich wife at last. But—who on earth can she be?"

"Please don't talk in that way about it; it hurts. It's the one from Baltimore you told me about. You saw me with her just now."

Miss Cathcart gave every evidence of finding this information amusing. "Why, is she an heiress, too? We're turning it into a regular millionairesses' club, aren't we? The heiress I meant—the real one, with millions and trillions, you know—er—why, she went back to Baltimore two weeks ago."

At that Brown stopped dead, and faced her on the gravel-walk. For the first time Elsie noticed sharply how haggard he was, and the laugh died on her lips. Mercifully, she answered at once the question put by his whole rigid person.

"Oh, Hemenway, she's the little Grinnells' governess—the Spottsylvania Braxtons, you know. They're as poor as church mice. I—I told you there were two——"

Brown was bereft of words.

Elsie slipped her arm through his and went on rather hurriedly. "Listen, Hemenway. I'm no better than a dog. But, honestly, I never dreamed it could tear you up like this. You see, I never took much stock in your plans about marrying money. I didn't think you had it in you. So when I saw you were—were under a kind of misapprehension about Mary Braxton, mistaking her for the Baltimore heiress, I did not undeceive you. I—I wanted to see how it would work out."

Thus, Brown saw life stretching before him fair and sweet, like a walk at even-tide in a pleasant garden.

"I've been in the bottomless pit, Elsie, these last few days, thinking she was the heiress. It was a little unkind not to tell me, maybe, but it's what I deserved fast enough; and, thank God, things have come right at last."

"Mind the carriage!" called Elsie sharply.

It was the Brices' dog-cart, bowling rapidly up behind them. They turned, and Margaret Brice called out some gay warning. Beside her sat Brown's *fiancée*, the girl who had no fortune at all, but earned her living by working for it, like anybody else. As they whirled by in a cloud of dust, she let her eyes rest on his an instant, in a glance so tender, sweet, and self-revealing that it left Brown gasping.

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THE GREATEST TRUST IN THE WORLD

By CHARLES EDWARD RUSSELL

EDITOR'S NOTE.—Mr. Garfield, the National Commissioner of Corporations, has recently assured the country officially that there is no Beef Trust, or if there be one, that it is a harmless institution. The Legislature of Kansas has by resolution denounced his report as "little less than a fake." In the June instalment of his story Mr. Russell will deal with this report and show the amazing errors it contains, and explain the subtle, wonderful, and far-reaching political "pulls" of this rapacious combination that enable it to influence even the official reports of Government officers. In the present instalment Mr. Russell relates the startling story of the Beef Trust's operations in the cattle-markets and upon the vast cattle industry of the West. He shows how the destruction of competitive buying impoverished farmers, ruined cattle-raisers, drove banks into liquidation and men to suicide. He tells how the Trust inflicted losses estimated at $12,500,000 in Iowa and $10,000,000 in South Dakota, how the markets were manipulated and controlled for Trust profits, how the farmer found himself at the mercy of a cruel and greedy monopoly. He relates how it came about that one buyer was all buyers and one market was all markets. He shows how the Trust has created a system by which it can draw supplies as it wants them and at artificially decreased cost.

CHAPTER V

THE HUGE BLIGHT OF A GREEDY MONOPOLY

AS I come to darker chapters in the history of the Beef Trust, it seems fair to say that these papers have no object except to show what are the practical results to humanity of certain systems and ideals of business success that we in this country have tolerated and even cherished. The men that control the Beef Trust are not different from other men; the painful fact is, that their methods are not particularly different from other men's methods. They have merely followed to its logical conclusion the idea of the survival of the fittest, the right of the strong to annihilate the weak, the theory that in business any advantage is fair—the accepted creed of inordinate gain. By the aid of illegal rebates they have built up a gigantic monopoly; but their distinctive offense in this respect has been only in its extent. We may as well face the plain truth, that if all the men that have taken or have tried to secure illegal rebates were to be imprisoned, some of our business streets would look lonely indeed.

We shall see here that up to the worshiped throne of our national deity of Success the trail of this evil thing lies through crime and lawlessness, through the monstrous losses of great populations, through business depression, cruel suffering, ruined lives, embezzlements, and suicides. It should not blind us to the fact that the system—not the individual—is essentially at fault. Engaged in managing this oppression are men that are models of business integrity, energy, application,

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diligence, and all other commercial virtues; so careful of their walk that they would scorn the slightest departure from their own standard of rectitude, so generous that they would not hear of any case of distress without trying to relieve it. In one of the Trust families are four young men, conspicuous examples of clean, wholesome, serious-minded American manhood; inheriting great wealth and yielding to no ordinary temptations of it. Here is no attack except on the system for which all of us are morally responsible with those that most benefit from it—the system and the standard of morality that holds it laudable to pile up great fortunes, by whatsoever means acquired. I am trying merely to show what this thing really is that we all have admired, clergymen have eulogized, and our young men have been inspired to seek.

The produce and commission trades of the country, as we saw in the last chapters, face practical extinction through the operations of the Trust's private-car monopoly. We come now to a class of men that have experienced to their ruin the full significance of Trust supremacy.

Here we begin again with Gustavus Swift and his refrigerator-car. When that marvelous man demonstrated the feasibility of transporting dressed beef, he thrust a lever under, and overturned, the whole country's methods of food-supply. No change that followed was so great as the vast revolution in the cattle industry. As Chicago, and subsequently Kansas City and Omaha, became the nation's slaughter-houses, and as the business of shipping cattle on the hoof across the continent relatively declined, a great industry began in feeding and fattening cattle for the slaughtering centers. This was a natural and economical development. Formerly the corn to feed local cattle had been carried from Western farms to the East; now on the farms where it had grown it was fed to cattle that were slaughtered not far away, and only the net result in dressed meat must needs be transported. The change was beneficent, but it transformed Western farming. As a rule, in the great fertile basin between Indiana and Colorado the farmer ceased to be dependent on the corn-market and centered his attention on cattle. In the very heart of the corn belt even were communities that once had lived by the selling of corn and now became corn-buyers.

Particularly in the region west of the Mississippi and east of the Nebraska plains the business was not cattle-raising but cattle-feeding. I must explain here, that to produce beef that will stand refrigerating and long carrying, cattle must be fed on food that contains certain flesh-making elements. Ordinary grass, growing in a country with much rainfall, does not contain these elements. In some parts of the country, depending on altitude and summer dryness, there grows what is called "short grass," which has all the required nutrition. But the supply of "short-grass" cattle is not sufficient, it does not last all the year, and it is growing smaller as the ranges are contracted by settlers. The only other food that will make the quality of beef requisite for refrigeration purposes is corn. Hence, in the great Corn Belt of the West (Missouri, Iowa, southern Minnesota, South Dakota, eastern Nebraska, eastern Kansas) the practise came to be this: The farmer bought from the Western ranges, in western Nebraska and Colorado, range-cattle that had been matured on common grass, took them to his farm, and fed them on corn for six or eight months.* This is called "finishing" them. When they had been sufficiently "finished" on corn they were shipped to Chicago, Omaha, Kansas City, St. Joseph, or St. Louis, to be slaughtered.

But this practise required capital. The farmer must buy the range-cattle and pay for shipping them to his farm. However thrifty and successful he might be, he seldom had enough ready money to enable him to engage unaided in these operations. Consequently in almost every case he became a borrower at his local bank, and the bank carried his loan until he effected the sale of his fattened cattle. Therefore a great business grew up for the country bank.

So long as there was a free, unimpeded, and unmanipulated cattle-market, both parties to these transactions went their ways rejoicing. The farmer found that selling his corn turned into cattle-fat was far more remunerative than selling it to the elevator; the bank lent much money at fair rates and on good legitimate security.

But the evolution that we have seen slowly bringing the produce trade under one control worked here as inexorably and to the

* This used to be the period before the Trust perfected its system. At present most feeders have been driven by the low price of cattle to take chances on a shorter period of feeding. Many of the cattle that come into Chicago these days have not been fed more than 100 days. This is an injury to the quality of beef, but the temptation to it is certain so long as the market is arbitrarily controlled.

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same result. The four great packing-houses waxed apace in the fierce competitive strife, until they overshadowed and at last absorbed their competitors. Then as they drew together into the Gentlemen's Agreement and next into the Trust, the farmer, like the produce dealer, found that he paid the price of the Gentlemen's harmony. Instead of selling his cattle in the market, they were practically confiscated at a price arbitrarily fixed for him, at a price he had nothing to do with, at a price that actual market conditions did not govern.

For the first step of the Trust was to abolish competitive buying.

Naturally. There was no longer any reason for competition. All the great plants being in reality though not in name under one management, all were assured of all the supply the country produced.

The huge disaster that this caused will not be understood unless we remember that in most cases the cattle the farmer sold were not of his raising. He had purchased them from the ranges for cash; they represented a definite outlay to which the arbitrary price he received bore no relation; they were an investment on which he was paying interest, the failure of which might mean ruin.

Take the case of one of these farmers of Nebraska or Kansas, the type of a sturdy, intelligent, patriotic American citizenship. As a young man he had begun life on the prairies, mortgaging his land to make a home, he and his wife toiling years to get a foothold. Most of his days, it must be admitted, had fallen on evil fortune. He had seen the grasshoppers eat every green thing to the twigs and bare stalks. He had seen the hot winds wilt his broad corn-leaves in a day and a night, floods destroy the fruits of his labors, blizzards freeze his stock, and droughts dry up his wells and streams. Year after year the profits of his farming had been absorbed by extortionate railroad charges. The world wanted his products, but between him and the world stood the railroad and the middleman, taking what he earned and leaving him with the interest on his mortgage yet to pay. When his corn-fields yielded well, the price of corn was so low that in winter he burned it for fuel; it was cheaper than the coal the railroad companies furnished. When the prices were remunerative, his crops had failed.

But cattle-feeding came in—and brought at last the long-hoped-for opportunity. Here was a crop the elevators and the railroads could not gouge from him; for this was consumption near at hand, steady and dependable. He could calculate this with certainty. The range-cattle cost so much, to feed them six months would cost so much, in Kansas City or Omaha they would bring about so much.

So he went into cattle-feeding. He built sheds and borrowed money at his bank and bought cattle and made profits. And at last he lifted that old mortgage that had been a load and blight upon him the best part of his life. For the first time he tasted prosperity—and the savor was novel and sweet.

For six or seven years the goodness of the harvest endured for him, and then he began to notice a change. It was in 1901 and thereafter that he first thought of it. He had been wont, when he took his cattle to Kansas City or Chicago, to stand by the pen and chaffer with one after another of a horde of buyers. If one did not offer enough, another would; if his cattle were of unusual quality, well fed, and stout, the export buyers would always carry the price far above the packing-house buyers. And now he discovered that the buyers had strangely disappeared. There was no more bidding. He stood by his pen from seven o'clock until noon and there was only one offer. The representative for Armour would come along and indifferently throw a price at his head, and it was always low. If he met the buyers for Swift or Morris or the National Packing Company, their offer was always exactly the same as Armour's had been, exactly the same. The export buyers had dwindled away—two or three houses and they not eager to buy. One man made the entire market.

If the farmer refused to accept the one bid he received, and held the cattle, feeding them at heavy cost, the next day the same farce was repeated—except that now the one offer was less by five cents a hundredweight. Overnight his cattle had become "stale." If he held them over another day, the mysteriously made price was again reduced five cents; and so on. He could sell at the price made for him or he could take his cattle home.

And if he sold, he could stand and watch his cattle driven up the different drive-ways to the different plants. The representative of one house had bidden for them; all the houses shared them. The game was too palpable. This was why there was no competitive bidding. One man really bought for all.

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As often as he returned to market there was the same experience for him. The prices that were flung at him were uniformly lower than he had reasonably calculated upon, lower than the relative price of range-cattle, often lower than the actual cost involved. He knew well enough that nothing in the condition of the market warranted the decline. Supplies of native cattle were larger, but supplies of Texas cattle had fallen off, and the demand was not smaller, but much larger; the sales of dressed meat had steadily increased. His cattle were not poorer; the market was not glutted.

Corn was higher, meat was higher, cattle were lower.

Gradually he perceived that in these abnormalities he was facing a settled condition of which the real explanation was a definite control of the market by a lawless, arbitrary, and irresponsible power. At first the thing seemed impossible. There were so many cattle-raisers, the industry was so scattered and so enormous, that to control it seemed a delirious dream. And yet repeated tests showed that the control was an indubitable and demonstrated fact.

The bid of one firm was the bid of all firms. One markct was all markets.

The change was great. The profit dropped away from cattle-feeding. Often the farmer could not well abandon it; the system of crop rotation (corn, grass, oats) necessitated cattle, more or less, but now they made no money for him; now he fed them at a loss.

Moreover, he was between the mill-stones.

His bank held his note for the money he had borrowed to buy the cattle with. The money he received when he came to sell the fattened product was not enough to pay the face of the note, let alone interest. Very often it was far from enough. Very often his returns did not equal the first cost of the range-cattle, without considering freight and feeding.

You will understand that the business had become enormous, that in great areas of the Middle West practically every farmer had become a cattle-fattener; that millions of capital had been invested in it, that the livelihood of millions of people largely depended upon it. And here was the entire industry at the mercy of four buyers, only one of whom bid, and that one at prices that meant ruin to the producer.

From July, 1903, to July, 1904, the average loss on every head of cattle fattened and sold in the Middle West was $8. Of course, there could be but one result: the farmer, the real supporter of a large part of the Middle West, became straitened in his money affairs to the general ill-fortune of his neighborhood, and in many regions the farm mortgage, that blighting emblem of wrong conditions, returned to an evil eminence from which it had once been banished.

The farmer's broad, patient back bore the losses, the collapse of his hopes, and even the mortgage, just as it had borne many other such loads; but involved in the catastrophe were two factors not equally adapted to load-carrying. One was the country bank, the other the cattle-shipper.

What followed, and what all this meant to wide-spread interests and great populations, we shall see if we take two States, Iowa and South Dakota, as examples.

Iowa is the great cattle-feeding State of the Union. One-half of the beef-cattle receipts at all the Trust slaughter-houses come from Iowa.

South Dakota is heavily interested in both branches of the industry. In the eastern part the farmers are cattle-feeders, in the Western part are the greatest "short-grass" ranges now left in the country.

Both States are very wealthy, very fertile, settled by the thrifty and the industrious. If the cattle industry could anywhere endure the new conditions it would be in these States.

THE TOTAL LOSSES OF THE CATTLE-FEEDERS IN IOWA IN 1904 ARE COMPUTED AT $12,500,000. IN 1903 AND 1904 FORTY BANKS IN IOWA FAILED, CLOSED THEIR DOORS, OR WENT OUT OF BUSINESS, AND AT LEAST SEVEN BANK OFFICERS COMMITTED SUICIDE. EVEN IN TIME OF NATIONAL BUSINESS DEPRESSION AND PANIC THERE HAS BEEN NO SUCH RECORD AS THIS.

Here is a type of many cases:

In the southern center of Iowa, the counties of Ringgold, Page, and Union, is a beautiful and immensely fertile tract called the "blue-grass region." There the farmers went extensively into cattle-feeding, and there cattle buying and shipping became the supporting industries of the railroad towns.

Unless you are familiar with such towns you can have no idea how business and life in them depend upon the prosperity of the neighboring farmers. While cattle-feeding was profitable the towns grew and thrived.

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Now the shippers as well as the farmers were obliged in this business to borrow money at the local banks. When at the end of 1902 the Trust fully possessed the cattle-market and so hammered it down that shipments ceased to be profitable, the enormous losses fell upon shipper as well as farmer. But the shipper had no recourse to the farm mortgage; he was pinned against the wall. Consequently he went into bankruptcy.

Whereupon the local bank found itself in a vise. The farmers could not pay their notes, the shippers were ruined.

At Mt. Ayr, the seat of Ringgold County, the president and chief owner of the Citizens' Bank was Mr. Day Dunning. The common verdict in Mt. Ayr is that Mr. Dunning was a most estimable citizen, conscientious, public-spirited, of blameless life, an eminently respectable figure in the community. He had lived in Mt. Ayr from boyhood; he had reared there a large family. He was prominent in the church and in good works. For years Mr. Dunning's bank lent much money to farmers and to cattle-shippers. There was no reason why it should not make such loans: no business was more legitimate or more open. The daily market quotations and reports showed with trustworthy details just what were the trade conditions. Five or six firms in Mt. Ayr were heavily engaged in cattle-shipping. When the grip of the Trust closed upon the market and prices were fixed by an arbitrary, intangible power, these firms were driven rapidly down the road to ruin. They kept on shipping in the hope that conditions would mend. The bank kept on advancing money to them in the same anxious hope. Conditions grew worse instead of better, a great many farmers' notes had to be extended, the losses in the cattle business piled up, it became evident to those on the inside that a wreck was at hand. It appears that Dunning did what many other tempted men have done in the like straits: Hard beset, and straining frantically in every direction to get money to tide him over, he accepted deposits after he knew the fall of the bank was imminent. A few days of hot struggle and the thing went down with a crash. There were almost $500,000 of liabilities, and for assets a pile of worthless notes for money lent in the cattle business, the relics of a prosperous business garroted by arbitrary interference with natural conditions of supply and demand. In February of this year Dunning was put on trial for the crime of receiving, in the way I have indicated, illegal deposits. He was found guilty, and the long career of which his townsmen had been proud ended in utter ruin.

We shall see later that he was one of the least somber of the figures in the business tragedy the Beef Trust played in Iowa. I cite his case merely to give a working knowledge of the play.

As for South Dakota, I call attention to the current number of the annual review of the progress of the State, issued by the South Dakota Historical Society, wherein will be found this startling statement:

"THE MACHINATION OF THE BEEF TRUST ALMOST DESTROYED THE FLOURISHING LIVE-STOCK INDUSTRY OF SOUTH DAKOTA."

That is the summary for 1904. It is not an exaggerated nor partizan statement, but merely the cold record of a historical fact.

Here I must a little digress. That part of South Dakota lying between the Missouri River and the Black Hills, about 11,000,000 acres, is the "short-grass" region I have before mentioned. In it is some of the best grazing land in the United States for high grades of range-cattle. From this region grass-fed cattle can be sent directly to the slaughter-houses, and as there are not many settlers, the movements of herds are unimpeded by fields and fences.

For many years the cattle industry here was uniformly profitable. Not abnormally profitable, but enough. In the last two years the returns have declined to such an extent that the discouraged cattlemen are going out of business. The reason will be seen in the experience of Harris Franklin, of Deadwood.

In September, 1904, Mr. Franklin made a large shipment to Omaha of choice stock. When his cattle were exhibited in the Omaha yards he was astonished to find that he received but one bid for them, and that so low that its acceptance left him with a loss. Finding this condition inexorable and protests useless, he reshipped his cattle from Omaha to Chicago. When they were put on view at the Chicago stock-yards he found that he had had his labor for his pains.

There was only one bid at Chicago, and that was at precisely the figures offered to him in Omaha.

He had the choice grown painfully familiar to the cattle-feeders: he could take what was offered to him or ship his cattle home.

He took the price, pocketed his loss, re-

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turned to South Dakota, sold his herds for what he could get, and retired from the business.

Other stockmen are following the same course. The town of Belle Fourche, in the northwestern part of the State, has long been one of the greatest primary stock-shipping places in the country. The 3,500 square miles of Butte County, of which Belle Fourche is the seat, are chiefly grazing-lands and, besides, there are shipped hence annually thousands of cattle from other counties. In the last year shipments have been large, but the arbitrarily fixed and ruinous prices have, in almost every case, entailed a loss.

This has to do with grass-fed cattle. In the eastern part of the State the farmers have been much engaged in fattening cattle on corn. They have carried the other end of the losses.

Mr. Doane Robinson, secretary of the Historical Society, has estimated the losses, in 1904, to South Dakota cattlemen at $10,000,000.

In Iowa, $12,500,000; in South Dakota, $10,000,000; and wherever in the Middle West cattle were sent to market, an average loss of eight dollars a head.

Something of the reason for this, something of the story of a manipulated market, can be gleaned from the following table of Chicago cattle prices, compiled by Mr. James E. Poole, of the *Breeders' Gazette:*

AVERAGE PRICES BY THE HUNDREDWEIGHT AT CHICAGO FOR NATIVE CATTLE WEIGHING 1,200 TO 1,500 POUNDS

	1904	1903	1902	1901	1900	1899
January..	$4.90	$5.20	$6.20	$5.10	$5.40	$5.35
February.	5.00	4.85	6.05	5.10	4.95	5.20
March ...	4.95	4.75	6.20	5.15	5.00	5.10
April	4.80	4.95	6.80	5.35	5.10	5.05
May.....	5.05	4.75	7.00	5.40	5.20	5.20
June.....	5.70	4.90	7.45	5.70	5.30	5.25
July.....	5.75	5.00	7.90	5.35	5.35	5.50
August...	5.35	5.20	7.85	5.30	5.55	5.80
September	5.40	5.10	7.45	5.75	5.50	5.90
October..	5.50	5.00	7.10	5.70	5.40	5.85
November	5.50	4.85	5.80	5.70	5.35	5.80
December	5.40	4.65	5.30	5.90	5.20	5.95
Year....	5.25	4.90	6.75	5.45	5.30	5.50

But two things must be borne in mind. First, these tables indicate only that while the dressed-meat industry was supplying a steadily increasing demand and at enhanced prices, the general trend of the cattle-market was downward. And, second, that cattle are not officially inspected and graded as grain is inspected and graded. If a farmer ships No. 2 wheat, he knows what he will get for it; if he ships cattle, one buyer for the four Trust houses does the inspecting and grading, and that is his way of forcing down prices. The most significant statistics are found in the annual report of the Chicago Union Stock Yards for 1904. These show that the total valuation of the cattle received at the yard in that year decreased by $4,860,645 from the preceding year, while the receipts of native cattle were the largest since 1890.

CHAPTER VI

NOTCHES ON A TRUST'S KNIFE-HANDLE

THE whole system of a controlled and manipulated market is utterly wrong. It is a violation of natural laws, and, like every such violation, it drags after it vast evils involving those in no way to blame for the lawlessness. Nothing could show more plainly what follows such abnormal (and in this case criminal) interference than the record of the bank failures in Iowa that followed the Beef Trust's seizing of the cattle-market. I have here a list of such failures in 1903 and 1904, obligingly compiled for these papers by the banking department of the State Auditor's office at Des Moines. It is not quite complete, because the banking department has no supervision of national nor of private banks. Included as failures are banks that were forced permanently to close their doors or to enter liquidation:

St. Charles....Citizens' Bank.
Victor.....Iowa County Bank.
Mt. Ayr.....Citizens' Bank.
Sigourney.....Sigourney Savings Bank.
Holstein.....F. H. M'Cutcheon & Co.'s Bank.
Corning.....Corning State Savings Bank.
Pella.....People's Savings Bank.
Coin.....Bank of Coin.
Garden Grove..Farmers' Bank.
Maquoketa....Exchange Bank.
Pleasanton....Royal Richardson & Co.'s Bank.
Dixon.....Bank of Dixon.
New Liberty...New Liberty Savings Bank.
Imogene.....Citizens' Bank.
Birmingham...E. H. Skinner & Co.'s Bank.
Olin.....Bank of Olin.
Buck Grove...H. S. Green's Bank.
Dow City.....H. S. Green's Bank.
Waverly.....German-American Loan & Trust Co.
Curlew.....Bank of Curlew.
Gaza.....Bank of Gaza.
Little Sioux....Little Sioux Bank.

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Tiffin.....Corn Exchange Bank.
Emerson.....Farmers' Bank.
Sheldon.....Sheldon State Bank.
Ireton.....Bank of Ireton.
Ireton.....F. H. M'Keever's Bank.
Germania.....State Bank.
Colfax.....Bank of Colfax.
Royal.....Bank of Royal.
Providence....O. E. Miller & Son's Bank.
Linn Grove...H. W. Main's Bank.

In addition, there were failures of national banks at Grinnell, Storm Lake, and Le Mars, other failures at Maquoketa and Lineville, and embezzlements by bank officers at Iowa Falls and Wapello.

These troubles had no explanation in the general condition of business in Iowa; that condition is and has been good in every respect except in regard to the cattle industry. They had no explanation in any laxity of banking methods. I am told that the banking institutions of Iowa, for wise and conservative management, stand as high as any in the country. One city in Iowa has the largest per capita bank deposits of all the cities of America. There is, of course, a certain small leaven of individual cases in these records in which speculation was a factor. One bank was ruined by its cashier's dealings in Chicago grain-options, one by an unlucky loan on a theater, and one by embezzlement. But the main fact remains clear enough, that in a time of general prosperity and conservative policies the manipulation of the cattle-market produced a disaster of incalculable proportions, without precedent even in times of general depression.

To one of these small bustling Western towns the failure of the local bank is the greatest of all calamities. For damage wrought by cyclone or fire, the energy and pluck of the people find a speedy remedy; but the failure of the bank strikes at the nerve center. The merchants hold the bank's stock; the bank holds the merchants' deposits. Their prosperity, their capital, often all they have in the world, hangs upon its security. I have seen a town, struck by a bank failure, shrivel away like burned paper, and men turn old in a day or go mad. Large communities where business is diversified and banks are numerous can have no conception of what these catastrophes sometimes mean on the prairies.

In the failure at Holstein the Fraternity of Modern Woodmen lost $100,000. At Sheldon the collapse involved hundreds of unsuspecting depositors. At Iowa Falls and Wapello, bank officers were sentenced to penal servitude. At Coin, the head of the wrecked bank is under indictment for yielding to the temptation that swept down Dunning at Mt. Ayr. At Pleasanton, a thriving, industrious town was grievously injured. At Colfax men think that the town will hardly in ten years recover from the effects of the failure. The fall of a national bank at Storm Lake pulled down a private bank at Linn Grove. The failure of the two banks caused losses to depositors of more than $100,000. At Pella the bank did not really fail; it closed its doors and the stockholders and the cashier of the unfortunate institution have succeeded by heroic efforts in paying off $105,000 of the depositors' liabilities. At Sigourney the depositors in the savings-bank were paid in full, but the stockholders lost all their investment. At Dow City and Buck Grove the falling cattle-market ruined H. S. Green and destroyed two banks. And so on down the list.

In the Colfax case the cashier, George D. Wood, was one of the pillars of the community. Men looked upon him as the soul of integrity; he was the wealthiest, most active, and most respected citizen. It was a common remark among them that they would trust George Wood with anything and everything. The bank was his life and soul: he had built its prosperity. It had lent much to cattle-feeders and shippers and by mortgages on cattle. When the rumors came at the close of 1903 that the bank had lost heavily, and Mr. Wood assured his fellow townsmen that the bank was all right, they believed Wood against the evidence of the market and maintained their deposits. On the evening of December 18, 1903, two prominent business men of Colfax called at Mr. Wood's house and discussed with him the situation created by the stories of trouble in the bank. Mr. Wood told them the stories were unfounded. After a time he arose and said in a quiet, offhand way:

"Will you excuse me for a moment, gentlemen?"

Then he walked deliberately up-stairs and killed himself. When the affairs of the bank were examined it was found to be ruined. The receiver sold at auction mortgage and other securities of a face value of more than $100,000 and received for them $631. Three business firms in Colfax were carried down with the wreck. More than half the firms in the town had deposited in the bank and lost all their deposits.

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At St. Charles, the cashier and principal stockholder in the Citizens' Bank was Charles Wood. He had directed the loaning of large sums to farmers to be used in buying and feeding cattle. When losses instead of profits began to be the rule in the cattle business many of the farmers were unable to meet their notes. The bank had been a sound, conservative institution. It became hopelessly entangled in the cattle-feeders' troubles, went to wreck, and on February 11, 1904, Mr. Wood shot himself.

At Corning, F. L. LaRue, cashier of the State Bank of Corning, found that many of the loans he had made to farmers could not be collected. He was short in his accounts. The bank failed. LaRue killed himself on January 27, 1904.

At Sigourney, G. O. Utterbach, cashier of the Keokuk County Savings Bank, of which his father was president, shot himself on January 8, 1904, when the bank failed. He was short in his accounts, because of speculation.

At Lone Tree, J. H. Bowman, cashier of the bank of Lone Tree, shot himself on February 18, 1903, but the bank did not fail.

In the case of the failure of the Bank of Linn Grove, previously mentioned, the trouble at Storm Lake was caused by the shrinkage of value of the loans and mortgages the bank had made on cattle. The Storm Lake Bank pulled the other down. H. W. Main was cashier at Linn Grove, and was also connected with the Storm Lake Bank. When the collapse occurred in March, 1904, Main killed himself.

The strangest case was at Grinnell, where was unfolded one of those tragedies that reach down to the elements of things. H. C. Spencer was cashier of the Grinnell National Bank, a post he had filled competently and with credit to himself; the bank and its cashier stood exceedingly well in the community. Mr. Spencer's son, H. C. Spencer, Jr., was assistant cashier. On the evening of July 20, 1904, father and son were at Arbor Lake, not far from Grinnell. They took a naphtha launch and steered out toward the middle of the lake. No one else was with them. There was still light enough for people on shore to see what happened. Of a sudden the son was seen to arise, take off his coat, and cast himself overboard. His father immediately followed. The father gained the shore (the lake is small), looked back, and saw his son disappearing in the water. Then the father plunged back, and both were drowned.

At first these events were believed to be melancholy and inexplicable accidents. The bodies of father and son were brought to a stricken home; Grinnell was plunged in sympathetic mourning. On the day of the funeral the bank was closed as a mark of respect to a man held in general esteem. The next day the community was startled to find that the doors remained closed. They have remained closed ever since. Examination of the bank's affairs showed that the cashier was short in his accounts and had been short all the time he had held the office. Twelve years before, his father, C. H. Spencer, whom he succeeded as cashier, had been found dead. It was now learned he had left a defalcation that the son had labored twelve years to conceal by constantly falsifying the statements of the bank's condition, and by manufacturing forged notes and securities to deceive the bank examiners. About $10,000 worth of these forged notes was found.

The grandson knew of the family inheritance of trouble. He seemed always oppressed by a profound melancholy, shunned society, and lived the life of a recluse.

The shortage itself was not large. It could never have embarrassed the bank. But in the disastrous state toward which the bank was drifting, the real condition of affairs could not have been concealed much longer. And exposure meant ruin.

There were $332,000 deposits, which the stockholders, merchants, and leading men of Grinnell will make good. The bank is in the hands of a receiver. The town, one of the most progressive in the West, a thrifty, handsome place, the seat of Iowa College, will survive the disaster as it survived the great Grinnell cyclone of 1882. But the blow is as hard as undeserved.

And is this the full tale of the evil done to the producing industries of the West? Good sir, it is no more than a sample. The ruined stockmen and looted farmers, the bankruptcies that run into the thousands, the suicides, the wrecked families, the unhappy homes, make up a sum of iniquity destructive to any optimism. The reign of this Power has been a reign of ruin and death. It is not my business here to be an advocate; I am not arguing for nor against anything. But take such a case as the Wood suicide at Colfax. A wife and two daughters were left. I ap-

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peal to the sober moral sense of whoever honors me with his attention: Is all the money that will this year be wrung from the public by this lawless and insatiable combination worth the incurable pain it has caused under just one roof?

. . . . . .

The conclusion that the banking troubles in Iowa have been caused by the Beef Trust has had the indorsement of Senator Lewis, of Page County, member of the Iowa Senate's Banking Committee and himself a prominent banker. But, indeed, no indorsing word is needed; the ascertained facts speak for themselves. Eliminating every instance in which were other causes, there still remains, clear and indisputable, the appalling price the people of Iowa and the West have had to pay for profits of the Agreeing Gentlemen and the curse of a manipulated market.

The general aim of that manipulation is simple enough, but its details and its applications are complex and various. In spite of whitewashing reports and convenient disguises, three observations will occur to any one who studies conditions with the single purpose of arriving at the truth:

1. The Trust intends to get its cattle, hog, and sheep supplies at low prices. But it must take care that prices are not made so low as to curtail production. It therefore steers a carefully thought-out course, and whenever discouragement seems likely to become epidemic among the producers it lifts the price. This, as is perfectly well known at the Chicago Stock Yards, is the reason why prices were advanced a little in 1904. The producers' complaints had grown too bitter and too general to be ignored.

2. The Trust aims to maintain the stock-producing region in the condition of a reservoir from which it can draw supplies as it needs them. Thus whenever it desires a large supply, it advances for a few days the prices of the animals it needs. A flood of them comes in, whereupon prices are lowered below their original mark and the needed purchases made. This ingenious device is now so well known at the yards that it no longer excites astonishment there. "At it again," is the familiar comment as the prices run up and down. At this writing (March, 1905), the cellars of all the Trust packing-houses are filled with pork products made from purchases in a market wherein values had been "jimmied" up and down. These products are held for an advance in the provision-market. When that harvest is ripe, there will be a margin between the original cost of the material and the selling price of the product that will put goodly profits into the Trust treasury. And it is partly for the sake of such gains that the manipulating system has been perfected.

3. Because of these complicated influences tables and averages do not reveal much. The average price of cattle may be higher in March than in February, and yet, owing to the hocus-pocus of the market, the farmer may have really a more substantial injury. If, for instance, prices are made very high on a day when the receipts are small and purchases few, and then are abnormally depressed when the farmer has something to sell, it is evident that the reassuring report just made by Mr. Garfield, to the effect that there is no Trust, will not go far with the plundered victim. The Commissioner of Corporations may repeat and repeat the easy platitudes of the Trust attorneys; he will not refute the testimony of men who have seen their confiscated cattle shared among the packing-houses as highwaymen share their booty.

To understand the full measure of these abnormal conditions, bear in mind that while we have here paid most heed to cattle interests, what is true of the cattle-market is equally true of the hog-market and of the sheep-market. The price of every hog sold in the West is dictated by the Trust. We say these things easily enough; it is hard for the uninitiated to grasp what they mean to the men engaged in such a vast industry as hog-raising. Corn, cattle, and hogs are the wealth of the West. The annual receipts of hogs at Chicago are more than 7,000,000; at Kansas City, more than 2,000,000; at St. Louis, about 2,000,000; at Omaha, more than 2,000,000; at St. Joseph, 1,500,000; at Sioux City, 1,000,000; at St. Paul, a little less than 1,000,000. Nearly 75,000 hogs have been received at Chicago in one day. Consider, then, what it must mean to innumerable interests when these products may not be sold by the ordinary market methods, subject to supply and demand, but only at the pleasure of organized greed.

The real significance of the following table is that the prices of hogs have been put up and down to suit the convenience of the

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packers, and that the general tendency is downward:

AVERAGE PRICES AT CHICAGO FOR HOGS BY THE HUNDREDWEIGHT

	1904	1903	1902	1901	1900	1899
January ..	$4.85	$6.55	$6.20	$5.22	$4.55	$3.65
February .	5.05	6.95	6.12	5.40	4.90	4.00
March ...	5.30	7.32	6.35	5.77	5.00	3.90
April	5.05	7.21	6.92	5.94	5.55	3.90
May	4.65	6.40	7.10	5.78	5.30	4.35
June	5.05	6.02	7.33	5.95	5.20	4.10
July	5.35	5.45	7.60	5.89	5.25	3.95
August ...	5.30	5.42	7.20	5.89	5.20	3.90
September	5.70	5.72	7.50	6.63	5.25	3.85
October ..	5.40	5.65	7.05	6.10	5.80	3.70
November	4.75	4.70	6.35	5.72	4.80	3.45
December	4.60	4.50	6.20	6.13	4.75	3.40
Year	5.10	6.00	6.85	5.85	5.05	3.85

I will show by a concrete example the workings of what I may call the Reservoir and Pump System of Trust Operations:

On Monday, February 6, 1905, the Chicago receipts of hogs were light, 33,000 as against 56,000 on the previous Saturday. This afforded the exact situation that best suits the Trust managers. They can make prices as they please, and they put up the price of hogs twenty-five cents a hundredweight. As the offerings were light their purchases at the high figure were few. As soon as the advanced price had been widely telegraphed (and the cunning supervision of market quotations has been reduced by the Trust to an absolute science), a great rush of hogs was started from all directions. On Wednesday they arrived. Immediately the Trust put the price down to fifteen cents lower than Monday's opening figures, and at this rate bought immense droves, with which they proceeded to fill their cellars.

The conditions I have described in Iowa and South Dakota obtain in all the Western States; not always to the same extent, for Iowa has been the heaviest investor, but the same general rule holds good everywhere. On the agricultural interests of the whole upper Mississippi basin the Beef Trust has been like a huge disease.

Take Nebraska. A ranchman just returned from a trip through the cattle country there tells me he found hundreds of cattlemen whom a few years ago he knew as wealthy, who are now poor; literally hundreds of them left with herds of cattle on their hands—cattle worth only half of what they were worth a few years ago, because there is now no market for them.

For four years—so runs the universal testimony in Nebraska—the cattle-producer has never sold in a competitive market; and for four years the price of cattle on the hoof has been dropping and the price of beef has been rising.

"I say this from my own experience," said my informant, "that since the Trust was formed the producer has never been certain of his market. When the price drops so low that owners stop shipping, the packers push the price up a few points to induce them to begin shipping cattle again. But they have their private and secret ways of keeping tab of the cattle coming into the market, and know to a car-load how many will reach them on a certain day. When their bait has been taken and cattle are on the way, they put the price down, and the shipper finds that he must sell at cost, or, perhaps, often enough at an actual loss. And sell he must, for to ship the cattle back to the feeding-station would be even more expensive.

"It is a fact that for the last four or five years producers have sold both cattle and hogs at a loss, or, at best, at cost. Nearly every feeder in Nebraska has been impoverished, while many have become absolutely bankrupt, losing all the accumulations of a lifetime. In my tour of Iowa and Nebraska I have found only one feeder for every twenty whom I found two years ago."

A slight consideration will explain this decrease of feeders.

Assuming that thirty bushels of corn at 30 cents a bushel—the lowest price—are required to fatten a steer, it will cost $9 to fit the animal for the market. To this we must add the cost of the steer, weighing, say, 900 pounds, and bought at 4 cents a pound; that is $36. Adding the cost of fattening, freight to the feeding-station, freight to market, rough feed, and salt—the steer at the market will represent a cost to the farmer of about $50.

Suppose the steer weighs 1,200 pounds when shipped to market, and is sold at $4.50 a hundredweight: the return to the farmer will be $54, leaving a gross profit of $4 out of which to pay interest on money borrowed, the labor of farm-hands, shrinkage, and incidentals. Obviously this spells loss.

It is common to buy "feeders" at 4 cents a pound, feed them nine months and ship them to a 4½-cent market. Expert cattlemen and ranchmen figuring even on this basis find a net loss of 15 per cent.—and so far as they can, they stay out of a market with such conditions.

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Let us see how much profit there is in a car-load of cattle. Counting eighteen head to a car, and estimating the average weight at 900 pounds, the car-load would stand the producer in $648. Freight to the feeding-station brings the cost up to $700; corn for feeding will cost $328, making a total cost to the farmer of $1,028. After six months' feeding the cattle weigh, say, 1,200 pounds each, or 21,600 for the car-load; and at 5 cents (high price) represent to the feeder $1,180. This shows a profit of $152, from which, however, must be deducted shrinkage *en route* each way (from 25 to 40 pounds a head), salt, rough feed, commission ($10) on selling, labor for six months, and interest on capital invested. At the average price of 4½ cents, the car-load would return only $972, and the farmer would lose $56 in cash, to say nothing of the other factors in his problem.

Last year Nels Christianson, a farmer living near Lincoln, bought a herd of feeders at Sioux City and shipped them to Lincoln. He fed all his own corn and bought more, in the hope of making a profit on his outlay. He sold for the exact amount he paid, thus losing his crop, the money spent in corn, and the money paid for shipping the cattle from Sioux City in the first place, and later to the market. It is this condition of affairs that has ruined the cattle industry and the cattle-dealers of Nebraska.

A comparison of the prices paid in Nebraska in the last five years for medium-grade cattle with the prices of the same grade of meats, shows a discrepancy that can not be explained by the law of supply and demand. This medium grade is used as an illustration, because choice beef is never found in a cattle-raising country.

On March 1, 1900, the average price of dressed beef to the butcher in Lincoln was $5.75 a hundredweight; on March 1, 1904, it was $6.20, an increase of 45 cents a hundredweight.

But on March 1, 1900, the shipper received from $3.85 to $5.25 for his cattle, while on March 1, 1904, he received only from $3.25 to $5. On this latter date the packer paid 60 cents less than he did four years before, while he sold his dressed product at 45 cents more. Thus he cleared $1.05 a hundredweight over his profit of four years previous.

But this was not all. In 1904 the shipper received only from $3 to $5 a hundredweight, about 85 cents less, while the consumer in Lincoln was obliged to pay $6.75—an even dollar more than he paid before.

For five years there has been an almost continuous rise in the Trust prices of dressed beef in Nebraska, while the price for cattle on the hoof has either been lowered, or at least has not remained in just proportion to the price paid to the packers by the consumers. On March 1, 1900, shippers received from $3.85 to $5.25 for prime and choice; the packers sold a medium grade to Lincoln consumers at $5.75. On March 1, 1901, shippers received from $4 to $4.75; packers got $6.25. On March 1, 1902, shippers got from $3 to $6.20; packers, $6.75. On March 1, 1903, shippers got from $4 to $5.50; packers, $5.85. March 1, 1904, shippers got from $3.25 to $5; packers, $6.20. March 1, 1905, shippers got from $3.15 to $4.35; packers, $5.45. Doubtless Mr. Garfield's approaching investigation had some effect upon the prices of the last-named year.

"The cattle business," my informant concludes, "has become such an uncertain quantity that it is no business. The producer has no guide for the future. He can not invest his money in cattle and fatten them for the market, because he has no surety that he can sell according to the law of supply and demand; or rather, he has a surety that he can not. Accurate estimates of the cattle in the country are kept by the packers, and they know to a week when each bunch of cattle will mature. Then they set their prices accordingly. The packer also knows that, after the cattle once mature, every day before shipping is a dead loss to the owner. He must ship and he must take the price offered.

"Thus the packer has the producer in his grip. When the owner is ready to sell, the price is pushed down, the packer gets the cattle for about the price the shipper paid for them in the first place, the shipper pockets his loss and goes out of business. In this way thousands of cattle-men have been crowded out of business during the last five years."

Or consider a State so far west as Montana, for instance. Next to mining, stock-raising has been the principal industry of Montana. In two years the cattle industry has been brought to the edge of ruin. I have before me a letter from one of the best-informed citizens of the State, which begins thus: "In proportion to its population Montana has undoubtedly suffered more than any other State in the Union as a result of the operations of the Beef Trust.

"The demand for beef has been greater than ever, the Montana ranges have never been in better condition, the winter has been mild, no hay had been fed up to the fifth of

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February; and yet all cattle bring prices much below the prices they would have brought two years ago, despite the advantage of time and the expenses of two years of feeding.

"Solid train-loads of cattle from Montana ranges have been shipped to Chicago and only one bid has been made on the shipment, whereas formerly there was keen competition to secure the lots. This bid would be from one of the packers operating in Chicago. The others remained silent. Yet when the cattle were sold it has been found that that identical train-load of cattle had been subdivided among those packers."

Thus grave is the evil done by this insatiable Trust, thus enormous are the regions robbed by it. Says Professor William Hill, of Chicago University, in the *Journal of Political Economy* for December, 1904: "The ranchmen, farmers, and commission men who are vitally interested in this question are numbered literally by the millions."

He has been investigating the conditions of the cattle industry, not for argumentative purposes, but in the cold scientific light of political economy, this professor, and it may interest possible sceptics and the Bureau of Corporations at Washington to know that he finds the evidences of a controlled and manipulated cattle market to be beyond question. And I can not better end this chapter than by quoting from his able and incontrovertible presentation the weighty question in which he sums the whole issue for his thinking fellow countrymen:

"If it be possible for a combination to get sufficient control of the cattle trade to enable it to dictate the prices at which a million farmers shall sell their cattle, then what industry is there which cannot be controlled?"

The story of "The Greatest Trust in the World" will be continued in the June number.

Benediction of Trumpets

By S. H. KEMPER

SINCE you are deaf and blind
And motionless and dumb,
Since our bright calls that wind,
Seeking you through the mysteries of your sleep,
Find not your place of rest,
Fail, faint upon their quest—
Since that you will not come,
Wrapped in august indifference, cold and deep,
We grant, perforce, release
From bond of passionate faith,
Leaving you to your death,
Crying unto you, Peace!

Pagan and fierce are we,
Ancient as war;
Splendid as victory!—
How shall we soften the imperious call
To tremulous tenderness,
To sadness that doth bless,
To depth of love that follows you from far,
To sweetness of the bitter tears that fall?—
But since you are so dead,
Peace, peace! we cry with passionate breath—
Hear not through your long death
Our calling and your comrades' marching tread!

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The Country Child in the City Square

By SARAH GUERNSEY BRADLEY

DID the sun never shine except in the country? And yet those children looked happy enough out there on the pavement, with never a tree in sight, nor a blade of grass, nor a single flower, nor a ray of sunlight. Nothing, on either side of the street, but rows and rows of gloomy red-brick and brown-stone houses, with front steps as long as the stairs in grandmother's house. Houses that fairly took your breath away to look at them, they were so tall and dark and forbidding. All of them three or four stories high at least—almost as high as the old Dutch church at home, that always made your head go whirling round when you looked up at the very tip-top. Undoubtedly those houses were full of those dreadful, creepy ghosts that old Maggie had told you all about, down under the Bartlett pear-tree, when you were in grandmother's garden and only seven. What was that sudden mist out there in the street? Funny how little eyes will see things blurred sometimes! How *could* those children out there be happy? Did they know what it was to be in a prison after seven years of sunshine, and blue sky, and flowers, and birds that sang the livelong day up in the tree-tops, and grass that was so green that it was almost blue? *You* did. You knew now just how miserable those poor little princes (the ones with the golden curls and their arms around each other's necks) had been in the cruel Tower of London, that the paper dolls had read about in your "Child's History of England." And it brought you very close to your beloved Joan of Arc, for you remembered that she, too, had once been a prisoner, years after she had gone away from the fields and the flowers.

Why were those children out on the pavement laughing and happy, when your poor little heart was almost split in two?

So long as you live, shall you ever forget that first real feeling of home-sickness that came over you when mother, taking your little hand in hers, drew you away from the window and led you out of the door at the back of the house, and said brightly: "Now, daughterkins, this is the garden, and you can plant lots of flowers here, and have just the loveliest time that a little girl ever had."

The garden? You stole a glance up at mother to see if she were fooling. Mother sometimes played at make-believe with her little girl. But no, there was not even a smile. Her eyes looked very big and bright. *The garden?* Your throat hurt so that you couldn't speak. And some way, mother seemed to know just how you felt, for she held your hand very tight, and there, saying never a word, you two stood for so long a time that it was a wonder your little legs didn't ache. They usually did when you stood still very long without running or jumping. But that day you were thinking so hard that I doubt if you even remembered that you *had* any legs! The ache was somewhere else.

This the *garden?* This square patch of grass with four large posts at the corners between which was stretched a half-worn-out clothes-line! A little stone walk running from the doorway around the grass-patch; and down at the end a bed of dirt. If there had ever been any flowers there, it must have been a great many years ago—perhaps before you were born. And all around everything was a dismal, high board-fence (just like the prison wall at Sing Sing that you had passed on the railroad train, except that it wasn't brick), and the windows of more houses than you could count, probably a million or less, looking down upon you like so many big, curious eyes. No wonder your poor little throat ached as you thought of the roses, the purple-and-white petunias, the deep-yellow marigolds, the great wistaria-vine, and the syringa-bush in grandmother's garden where the fairies had talked. The fairies would never talk here. The fairies had gone forever and ever.

You held mother's hand tighter and tighter. You *must* not cry. The very last day in the garden, grandmother had made you promise to be a brave little soldier—that was just what she had said—a brave little soldier—and soldiers *never* cried. Grandmother had known just how it would be—grandmother knew everything. *You* knew now why she

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had made you promise. It had puzzled you at the time to know what there was to be a brave little soldier about!

Do you remember what happened then? Do you remember father's voice calling: "Little girl, why don't you come in and see the new house? What are you doing out there in the back-yard?" What was that word? Your heart stopped beating for a moment. Back-yard? Yes, yes, that was what it was. Father had made it all very clear to you in the twinkling of an eye. The flowers were gone. The fairies were gone. The garden and all that it stood for were gone, and in its place was a gloomy, dismal back-yard. Oh, the horrible, ugly, hateful word!

You have had your share of life's little tragedies since then, like the rest of God's world; you have grown to know "grief a fixed star, and joy a vane that veers"; but, honestly now, has there ever been anything that has left a deeper scar than that first real tragedy of your childhood on that dreary, sunless day in the big town when you ate of the tree of the knowledge of good and evil, and your big blue eyes were opened to the sickening difference between a grandmother's garden and a city back-yard? And then, because you wanted to be a brave little soldier, even though you were nothing but a tiny girl, you smiled brightly up into mother's face, slipped your hand from hers, and crossing yourself very rapidly, as old Maggie had taught you to do when you were afraid of anything, you wheeled round, right about face, and marched, with little chin held very high, into the new house.

Shall you ever forget what a frightened mite you were that warm September morning, when, all spick-and-span—your hair in two fat pig-tails, your favorite pink-and-white dress so stiff with starch that it scratched your neck every time you turned your head, but, as if to make up for that, its little skirt standing out like the beautiful lady's in the circus, not a button of your shoes unbuttoned, not a speck of dirt on your fingers—perfectly tidy, and holding father's hand very tight as though you were afraid he'd run away from you, you went into an enormous brown-stone building with big gold letters, "Public School No. 45," right over the front door, up some stairs as wide as those at the church at home, and into a room that was marked "Principal"? Honestly now, as you look back upon it, wasn't the feeling exactly, "All hope abandon, ye who enter here"?

What "Principal" meant you hadn't the dimmest notion, but it must be something awful to have to be off in a room all by itself, with a sign on the door, almost as if it were a man-eating tiger in a circus. Of course, you knew all about the principal cities in the Middle States in the "Elementary Geography," but you'd never heard of such a thing as the principal of a school! Miss Alice never had such a thing in *her* school, where you had ice-cream and cake every other Friday afternoon if you had been "perfect" in reading and spelling for two weeks, a lovely "reward of merit" with a picture of a bird in the corner if you hadn't whispered nor giggled for a week, and a beautiful book with a red cover when you could say your multiplication-table up to eight-times-one without making a mistake.

Miss Alice was so pretty, with curly yellow hair, and big, soft brown eyes, just like father's Irish setter, and she wasn't so very old—not more than twenty-one—and she had never been cross except that day when you and Fanny had tried to recite "Little Miltiades Peterkin Paul," and had laughed all the way through it, because it was so funny you simply couldn't help it, and had had to stay in ten minutes after school for three whole days.

And then you heard a voice not at all like Miss Alice's say: "From what you tell me, she is very backward in arithmetic for a child nearly eight years old. That is the trouble with those wretched private schools." Your young blood boiled. How *dared* that old woman—she must have been as much as thirty-five, lots older than mother—say anything against pretty Miss Alice's school? "I shall have to put her in a very low class," the voice went on, "until she catches up in arithmetic. Good-morning." The door swung to behind father—(Can't you still hear the way the catch snapped?)—and you, speechless with a mighty rage; you, who knew all about Joan of Arc on her great white war-horse, and the little princes in the Tower, and the ghostly figures the Northmen saw in the clouds, and the "strange aquatic plants" (that was what "Goodrich's History" called them) Columbus saw the day he discovered America; you, who had had ice-cream and cake in Miss Alice's school on two ice-cream Fridays running; you, to whom the fairies had talked down behind the syringa-bush in grandmother's garden—you were led to a class-room where the children were reading out of a "Second Reader" and spelling words of only two syllables! All the crossing in the world couldn't help you now,

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no matter what Maggie had said—nor the blessed saints.

The shame of it was almost more than you could bear.

Would you never get used to it? Was everything always going to be *different* down here in the big city—the garden, the school, even the way the children counted out when you played "tag" or "scatter sheep"? Shall you ever forget the way that Leah Sternfels and Marty Boyle, who were your *very* favorite friends in Public School No. 45, in the days when all the peoples of the earth, chosen and otherwise, met on an equal footing, laughed at you when you started in on "Eena, Meena, Mona, Mike"? *That* was "country!" And to be "country" was worse than being dead! "Onery, twoery, *dictionairy*. Hit 'em a clip by *jiminairy*. Fun, fun, Connecticut fun. O—U—T spells out goes she!" *That* was what you must say down here. So poor old "Eena, Meena," that had been plenty good enough for all the girls in Miss Alice's school, even for Edith before she went up to heaven after she had the fever, was sadly tucked away in your little mind with several *other* beloved "country" things, and you were soon saying "Onery, twoery, *dictionairy*," just like Leah, and Marty, and all the rest.

You could never tell *these* girls about the paper-dolls' school, nor the old red phaeton in the white barn where you and Edith had played house, nor about the syringa-bush in grandmother's garden, where the fairies had talked. No, no, these were all secrets between you and Edith. *They* would have called them "country." But Edith knew, Edith had loved them. Leah and Marty were not the *kind* of favorite friends that Edith had been. Do you remember how you always thought of her in Sunday-school when they sang:

> And whilst us from evil things
> Angels are defending,
> Little children robed in white
> Sing before the throne of light,
> In daylight never ending?

And wasn't even God different down here? Probably Leah Sternfels and Marty Boyle would have called Him "country" in the old Presbyterian church at home. There was no picture in the church at home of Someone in white clothes with a light behind his head like a sunset, going up in a lot of clouds. There were no windows with angels in blue and yellow and red dresses, and little white lambs with banners over their shoulders.

There was no big brass eagle at home for a scarlet Bible to rest on. There were no little boys who sang with queer little white things on, just like shirts that hadn't been tucked in. And the minister at home never wore a long white dress with sleeves like wings, and a colored sash with fringe on the end around his neck. Yes, this certainly was the God of the city, and how you loved it all! It was just like a kaleidoscope with all the beautiful bright colors.

And such a lovely name as the church had! St. Agnes! You didn't know now but what you really liked that name better than Alice or Edith. You almost believed you'd change the name of your new French doll with all the cunning little underclothes, from Fanchon Marguerite to Agnes.

Mother had let you go there to Sunday-school because it was near, right on the corner, and the Presbyterian church was blocks and blocks away. Shall you ever forget how you studied and studied those Sunday-school lessons? Doesn't it make your head ache even now to think of it? Instead of the "Golden Text," and "Who made you?" and "Who was the first man?" you learned the longest, queerest things about your sponsors (whatever they were), your duty toward your neighbor (those were the French people next door, you s'posed), and something about the outward and visible sign of an inward and spiritual grace. Of course, you didn't know just what it all meant, it wasn't as easy to understand as the "Child's History of England" and the "Third Reader," but you could say it all off, just like a parrot, father said (that pleased you very much, for father loved birds), and your Sunday-school teacher gave you two smooth, shiny, black books, for a prize. They weren't half so pretty as the book with the red cover Miss Alice used to give for the multiplication-table, but they had gilt crosses on the cover and three gilt letters, and purple ribbons hanging down between the leaves, and you were really very proud of them. You would have liked them better if the ribbons had been pale pink, like your best sash with the fringe, and you wanted to change them, but mother said you'd better not, and then she turned around and shook as though she were cold, and yet it was as warm as toast out-of-doors.

Then came that day that you can never forget, when you came hippety-hopping home from school just the same as ever, and when you reached the house a lot of children stood around on the pavement.

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But they didn't speak to you as they usually did. They didn't call out "Hello!" or "Are you coming out to play?" They just stood around and whispered to each other, and stared at you with big round eyes. Don't you remember how you ran up the steps in a hurry, too proud to speak to them if they didn't want to speak to you, and were just dashing in at the front door, when a tall, strange woman whom you had never seen before, in a blue-and-white-striped dress, and a big spick-and-span white apron, and a funny little white thing on top of her head that looked almost like a boat, suddenly stood in front of you, and said "Sh-h," and told you not to go upstairs because the doctor was up there? The doctor? The *doctor?* Oh, goody-goody! You could hardly keep from dancing up and down! The doctor brought baby brothers and sisters, so Leah Sternfels and Marty Boyle had said, and they ought to know, because they each had three or four little brothers and sisters. And you wanted a little baby brother so! You had often spoken to mother about it. *All* the other girls had baby brothers or sisters!

And now—"Does it cry much? Is it pretty? Does mother love it?" you asked.

Shall you ever forget the way the tall, strange woman stared at you? Then in a minute she smiled a little, and took you into the parlor, and lifted you on her lap, right on her spick-and-span apron, and told you that you must be a very, very good little girl, and not worry mother, and that you must be as still as a tiny mouse, for father was very, very ill. No baby brother after all! Oh, the bitter, bitter disappointment, and father *ill*, too! You didn't know that fathers *ever* got ill. Of course, mothers had headaches and things sometimes, but fathers—

Then the tall, strange woman told you that father had been run over by some great, cruel horses, and that he had not even opened his eyes nor said a word since he had been brought home. And don't you remember that just then mother came into the room, and her eyes were as red as fire, and the tall, strange woman went upstairs, and mother took you in her arms, and you felt her hot, stinging tears trickle down your little neck? It was all very terrible and very dreadful.

And then the doctor came into the room, and mother looked up at him and didn't say a single word, but somehow he seemed to know just what she meant, for he put his hand on her head just as though she had been a little bit of a girl, and said, "I *won't* give up yet." And as he said it, it seemed to you that he looked just like the picture in the church of the man going up in the clouds with a light like a beautiful sunset behind his head, and you loved him with all your little might and main. Oh, if there had only been a garden to go to then! Never in all your life had you missed the garden so much. For the flowers and fairies had always understood, they had always made little girls feel better, no matter what had happened.

And then, after many long, dreary days, shall you ever forget the joy that filled your heart when mother came to you and told you that father was better, and that he wanted to see his dear little girl once more?

And then, very quietly, on tip-toe, so that your shoes wouldn't squeak, you went into the room and— Was that father, that white, thin man lying on the bed? You were afraid for a minute and wanted to cry, and wished you could run away. Then father smiled, and said in a voice not a bit like father's: "Little girl, father has something to tell you. We are going back home—back to grandmother's house, to grandmother's garden. Do you want to go?"

Did you *want* to go?—back to the purple-and-white petunias and the gay little lady-slippers, and the deep-yellow marigolds?—back to the wistaria-vine, and the big syringa-bush, where the fairies had talked?

Did you *want* to go?

You couldn't speak. You couldn't make a sound to save your life. You felt as if bells were ringing, and lovely music were playing, and birds were singing, and a million suns were shining so brightly that you could scarcely see!

Then, because you just couldn't help it, you leaned over and kissed father until your breath was almost gone, and forgetting all about squeaky shoes and everything else, you rushed out of the room as fast as your little legs could carry you.

Do you know what going back home really means?—back to a grandmother's house, back to a grandmother's garden where birds sing the livelong day, and fairies talk, and flowers never fade?

It is going into the Promised Land of Childhood. Blessed is the child who, having seen the Vision from afar, hears no Voice say, "I have caused thee to see it with thine eyes, but thou shalt not go over thither."

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THE PLAYERS

IT would seem that the day of the long-suffering, much-protesting American dramatist has arrived, and that his bitter wail against the evil of foreign competition is like to change to a cry of gladsome gratulation. For, at this particular writing, a dozen "Broadway theaters"—not half of those so classified are really on Broadway—hold forth plays bearing the label, "Made in America," and but one has failed in commanding substantial financial success. On the other hand, but four foreign plays are being presented, and of these two are failures, one a revival. So there remains but one solid success by a foreign dramatist, Bernard Shaw's "You Never Can Tell."

Two of the "Americans"—there is no escaping the permeating spirit of commercialism in theatricals—were the work of unknown men, and both scored. Both of these fledgling dramatists have given the stars—Robert Edeson in "Strongheart" and Grace George in "Abigail"—the best opportunity each has known.

Photograph by Sarony, New York

WILLIAM GILLETTE AS *SHERLOCK HOLMES.*

For the first time in his professional career Mr. Edeson has a part really worthy of him. He rises to artistic heights and displays a moving power of which even his warmest friends did not think him capable. The delicate shadings, the magnificent virility, the forceful repression, the splendid sincerity, make his *Strongheart* one of the finest char-

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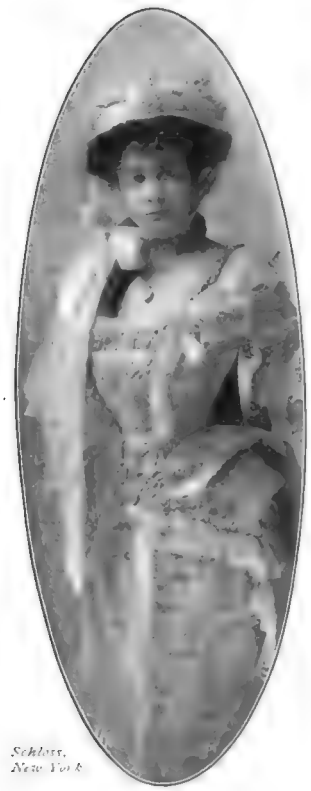

Schloss, New York

FLORENCE DAVIS,

GRANDNIECE OF JEFFERSON DAVIS, WHO IS STARRING IN "THE PLAYER MAID."

Photograph by Sarony, New York.

EDWARD J. MORGAN IN "THE GENTLEMAN FROM INDIANA."

acterizations of the contemporary stage. And it is a rôle presenting extreme difficulties: that of a highly educated Indian, the son of a chief, a character absolutely new to the drama. "Strongheart" is a big play; it narrowly misses being a great play. It has the great merit of strongly sustained interest with moments of intense dramatic suspense, scenes that thrill because they have the illusion of reality and are not merely theatrical tricks. It has truth for its corner-stone.

It tells the story of the full-blooded Indian, who has passed through Carlisle and returned to his people only to leave them again to enter Columbia University at the inspiration of a young girl who has fine, romantic notions about uplifting the aboriginal savage. *Strongheart's* personality and his football prowess make him a college idol. He is unjustly accused of revealing football signals to a rival team, but remains silent under the charge, protecting his dearest friend at his own expense. Then when this friend and the captain of the team learn that *Strongheart* has dared to love the latter's sister, they turn upon him in fury. When the hero has really won the girl there comes to him a messenger from his tribe, the dirty, grotesquely garbed, real Indian, bidding him return. *Strongheart* realizes what it would mean to take the delicate girl, accustomed to the refinements and luxury of wealth, to live in the squalor and misery of the Indian tepees, so he gives her up. The acting of Mr. Edeson in that last scene will live long in the memory of those who have seen it.

The weakness of this play lies in the utter inability of the audience to reconcile the romance and the college interest, notwithstanding the fact that they are not inharmonious. While they are dependent upon each other, the great problem overshadows the football plot. The college element is admirably handled. In fact, I can not remember seeing student life so effectively and convincingly presented in any other play. But the character of the Indian has something of maj-

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Photograph by Marceau, New York.

R. D. MacLEAN AS *MARCUS LECCA* IN "ADREA."

ELIZABETH JOHNSON,

DAUGHTER OF MAYOR TOM L. JOHNSON OF CLEVELAND, IN ANNIE RUSSELL'S COMPANY.

esty in it, and the problem he presents makes the other element seem trivial, just as the experiences of manhood make the memory of what were big things in college days appear episodic trifles. To an undergraduate, or to one fresh from college, this one marked weakness of "Strongheart" would not be apparent. So little time has elapsed since Mr. DeMille was graduated from Columbia that it is natural enough that he should have made the blunder, which is temperamental rather than technical. Yet I should not like to have had the college element eliminated, for it is a joy. The effect is much the same as if a musician, seeking to interpret a theme, is forced to turn from an organ to play a jingly, tinkling melody on a piano, and in the transition the illusion is destroyed, even if the performer plays excellently well on both instruments. The acting in "Strongheart" goes far toward making it very much worth while. That of Herbert Corthell, as the slangy, big-hearted center-rush, is a delight.

William C. DeMille is a son of the late H. C. DeMille, who was so long associated with David Belasco in writing plays for the old Lyceum Theatre Stock Company under Daniel Frohman's management, and who was the literary member of the partnership. Young DeMille has been working on plays ever since he entered college, and surely no beginner's work was ever richer in promise. His younger brother, Cecil, elected to become an actor, and, after several years with E. H. Sothern and the Frohman companies, is now a star, appearing in "Lord Chumley," written by his father and Mr. Belasco, in which Mr. Sothern made his first great success as a star more than fifteen years ago. Constance Adams, the leading lady of the "Lord Chumley" company, is the wife of Cecil DeMille, his cousin is the stage director, and his mother the manager, so that the production is something of a nepotic affair.

"Abigail" is a comedy of New York life, and illustrates what a wealth of character

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Photograph by Sarony, New York.

ROBERT EDESON AS *STRONGHEART* IN THE PLAY OF THAT NAME.

there is in this big town for dramatists to draw upon. It is announced as the work of Kellett Chalmers, who is really Harrie K. Chambers, and an American by adoption only, as he was born and educated in Australia. But he has lived and worked, on a newspaper the greater part of the time, in this country long enough to become intellectually acclimated. He is a brother of Haddon Chambers, who has lived for years in London, where he is ranked as one of the really successful playwrights. "Abigail" is delightful and charming, with the true literary touch. It has genuine humor and real pathos, with clearly drawn characters, even if they do not always seem quite real.

Grace George retired from the revival of "The Two Orphans" to shine again individually as a star, and in "Abigail" she shows how rapid has been her progress. She was very pretty, very young, and very ambitious and obscure when William A. Brady married her, several years ago. He was sure that she possessed great talent as well as a capacity for a prodigious amount of work. He put her forth as a star in "Frou Frou," and she failed. She attracted attention in "Her Majesty," which lost a lot of money. "Under Southern Skies" was written for her and had some slight measure of success. Mr. Brady's faith in the ultimate triumph of his wife had cost him upward of a hundred and fifty thousand dollars when he secured "Pretty Peggy," which marked a turn in the tide and went far toward retrieving his losses. Miss George made a delightful *Peg Woffington;* but much credit was also due to her husband's staging of the play. He has few superiors as a stage manager, and he is also a good character-actor.

Photograph by Hall, New York.

DIGBY BELL AS *J. WESLEY PIPP* IN "THE EDUCATION OF MR. PIPP."

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Photograph by Hall, New York.

GRACE GEORGE AS *ABIGAIL STOKES*, AND CONWAY TEARLE AS *JOHN KENT* IN "ABIGAIL."

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Photograph by the Otto Sarony Co., New York.

ADRIENNE AUGARDE AS *MLLE. RENNE DE SAINT MEZARD* IN "THE DUCHESS OF DANTZIC."

One of his diversions is to play a part now and then in his own productions, usually without any one except the members of the company being the wiser.

Never has Grace George been so charming, so fascinating, as in "Abigail." There is a blithe sprightliness, a wholesome sincerity, a delicate humor, that stands out in contrast with the serious moments in the comedy, which she handles with exquisite skill. She is at her best in the most difficult situation of all, when the man she loves tells her it was all a mistake, that the violets containing the proposal were meant for another girl. And there is a telephone-scene which is one of the most deliciously and naturally funny things the stage has known this season. The supporting company, with a single exception, is very good. There is *Sylvia McCann*, the artist from Indiana—in whom goodness of heart, romance, and common sense are humorously blended—extraordinarily well played by Louise Closser, who comes from Indiana herself.

Then there are Selene Johnson, as *Theodora Robbins*, a singer, whose whole existence is a riot of exaggeration and affectation; Annie Woods, absurdly real as the fat landlady; Arthur Forrest, as the cotillion leader who really despises fashionable life; Conway Tearle, as *John Kent*, "the very civil engineer," bashful and manly. There is also Joseph Coyne, as the *Duke of Gadsbrook*, who looks and acts just the same as he has looked and acted in musical comedy, where he was funny. But the stage nobleman in "Abigail" is supposed to be real, and not what a gentleman from the ribbon-counter imagines a genuine "dook" may be

WILLIAM PRUETTE IN "A HANDICAP PRINCESS."

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Photograph by Windeatt, Chicago.

BLANCHE RING IN "SERGEANT BRUE."

like. No doubt there are some strange and fearsome creatures in the British peerage, but no one who has ever set foot on Piccadilly can imagine one like Mr. Coyne's characterization. Maybe it is a wise thing to have such concepts of titled aristocracy placed before us, that the spirit of true democracy may be fostered thereby. But somehow I can not escape the conviction that the scornful contempt provoked by the stage imitation would give way to awed, subservient embarrassment in the presence of a real, properly attested duke, and his credentials would not have to be too convincing if his manner were sufficiently impressive.

The rapacity of managerial folk for that which promises to pay, manifested in the turning to account of anything that has attracted public attention, and the unterrified audacity of the playwright who balks at nothing, have long since destroyed the novelty of dramatizing pictures. The gamut runs from the comic supplement to the Bible, from Mrs. Chadwick to "The Suwanee River." Augustus Thomas is the first of the Big Four of American dramatists—the others being David Belasco, William Gillette, and Clyde Fitch—to make a comedy out of cartoons. There is some excuse for this in the case of "The Education of Mr. Pipp," because the drawings of Charles Dana Gibson have a certain dramatic value outside of the characterization; they

Photograph by Hall, New York.

FRITZI SCHEFF IN "GIROFLÉ GIROFLÁ."

really tell a story. Mr. Thomas's stage version starts as a pure comedy and ends up as a melodrama, probably because the playwright felt that the satire was not strong enough to sustain interest through three acts. It abounds in the brilliant and witty dialogue which

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Photograph by Histed, New York.

GRACE FILKINS,
LEADING WOMAN IN FRANK KEENAN'S COMPANY.

Photograph by Will Armstrong, Boston.

CECIL DE MILLE,
STARRING IN HIS FATHER'S PLAY, "LORD CHUMLEY."

always distinguishes Mr. Thomas's work, and there is bubbling laughter the greater part of the time. The comedy was written two or three years ago, and Stuart Robson was to be its star. His death caused a postponement of the production, chiefly because the managers could not decide upon an actor to take the leading part.

When it was announced that Digby Bell was to be the *J. Wesley Pipp*, knowing folk raised their eyebrows. Mr. Bell has been identified with comic opera for thirty years or more—that kind of musical show in which comedians are expected to cavort clownishly in order to be funny. Mr. Bell comes of an old New York family—President Arthur was married in his grandfather's house—and his going on the stage made a scandal. He first attracted attention in the McCaull Opera Company, when DeWolf Hopper and Jefferson de Angelis were his companion fun-makers. It would take the greater part of a page of this magazine to enumerate the characters he has played; his greatest success was in "Jupiter," in which he starred a dozen years ago, and the wise ones forgot that the rôle was very like that of *Mr. Pipp*, inasmuch as the comic-opera *Jupiter* was outrageously henpecked. Long ago Mr. Bell came to loathe comic opera. Twice he tried to escape from it, but both times his play proved a hopeless failure, and he had to return to cap and bells. When "The Education of Mr. Pipp" proved a success he was the happiest comedian in the country.

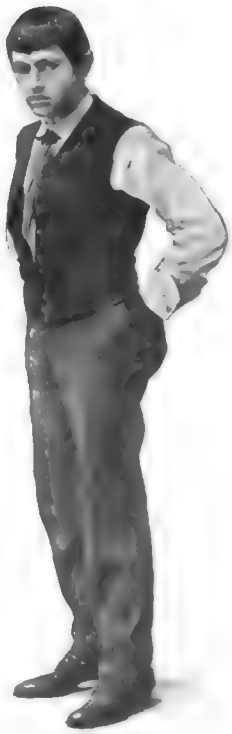

Photo by Otto Sarony Co., N. Y.

W. B. MACK
AS *SCHRAM* THE THIEF, IN "LEAH KLESCHNA."

The triumph he has won was worth waiting for. He plays with a sureness, a simplicity, a delicate, unctuous humor that give the characterization real distinction. And there is something fine

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in Mr. Pipp's loyalty to his ambitious, ignorant vulgarian of a wife, who henpecks him so outrageously. Mr. Bell makes his audience feel that *Mr. Pipp* endures the persecution not because he is afraid of his wife, but because he loves her. And Kate Denin Wilson is delightfully droll as *Mrs. Pipp*. She makes one understand that she is a real force, and that she truly dominates her household. And yet there is admirable repression where there is every temptation to exaggerate. She has been on the stage for more than forty years, has long been recognized as one of the best of character-actresses, and yet this is the first really big hit she has made. All the characters follow the original drawings in their make-up, those of the wicked foreign noblemen being especially faithful, while Janet Beecher and Marian Draughn are as much like the Gibson girl as the Gibson girl is like the original type. Incidentally, the latter has posed for Mr. Gibson frequently.

Never has Maude Adams demonstrated the power of her remarkable personality in such degree as in the one-act play, "'Op o' Me Thumb." It is the story of a poor, misshapen little drudge in a London East-End laundry, who dreams fair dreams of lovers strong and true, and dreams aloud as most of us do when we have the courage. Of all the girls in the laundry she is the only one who never has had a sweetheart, and it is her pitiful fate to be made the victim of a practical joke, to which a truck-driver, a patron of the laundry, lends himself. Miss Adams makes herself look hideous, but there is no disguising the pathos in that marvelous voice of hers, that full, deep contralto which seems to sound the darkest, truest note of pathos. In this artistic, moving little tragedy, she is so profoundly human, so bravely unhappy, so proudly miserable! She makes one see her poor little twisted soul, a fugitive, frightened thing that has found refuge in a poor little twisted body, and its brave hopelessness, its uncomplaining helplessness, command that sympathy without which this life would be almost as dreary for all of us as it is for little *Amanda Afflick* in the gray twilight of her East London existence.

The one-act play has come into vogue in New York. Frank Keenan, having in mind the *Théâtre Libre* in Paris as a model, has taken the Berkeley Lyceum, a tiny box of a theater built for amateur presentations, where he purposes giving a succession of plays without consideration for tradition. The venture had a highly successful beginning with a moving little drama of a moral burglar in which Mr. Keenan scored heavily, a dramatic version of "I Pagliacci," and a dramatization of Edgar Allen Poe's story, "The System of Dr. Tarr." Mr. Keenan is an actor and play-producer of twenty-five years' experience, and he has some five hundred one-act plays at his disposal, a fact that seems to refute the belief that the demand for this dramatic form exceeds the supply.

Grace Filkins, who is one of Mr. Keenan's leading players, is the daughter of a rabbi distinguished for orthodoxy and scholarship, and she is proud of her ancestry. She has not one of the facial characteristics of her race, unless one excepts her eyes. She went on the stage when a child, being the original *Josephine* in the juvenile "Pinafore" Company, graduating from that to the McCaull Opera Company. There followed three years with Augustin Daly, and afterward Miss Filkins ranged from tragedy with Modjeska to burlesque in "The Crystal Slipper" and "The Passing Show." For two seasons she was leading woman and understudy for Rosina Vokes. She was the original *Dolly* in "A Poor Relation" with Sol Smith Russell, and *Nell Berry* in "Shore Acres" with James A. Hearne, and Otis Skinner's leading woman in "Prince Otto." A few years ago Miss Filkins became the wife of Captain Marix, of the United States Navy, and has played but little since then.

The acclaim which Margaret Wycherly received in three one-act plays by William Butler Yeats, the Irish poet, "The Land of Heart's Desire," "Cathleen ni Hoolihan," and "The Hour Glass," might have turned the head of any player. And, indeed, the work of the young actress was marvelously fine in its poetic intelligence, its simple sincerity, its technical finish, and its real power. She is an Englishwoman who first came to this country several years ago, but had little success in getting a hearing. Then she returned in "Everyman," being Edith Wynne Matthison's understudy in the title-rôle, which she played with great power and distinction when the opportunity of appearing in it came to her.

Something like a decade ago there burst upon New York a farce which proved the laughing success of the season and is still played extensively—"My Friend From India," by H. A. Du Souchet. The author was a telegraph operator employed on the New

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York *Tribune*, where Bronson Howard studied the art of playwrighting when he was exchange editor of the newspaper. Both Charles and Daniel Frohman were employed in the *Tribune* office in their early days. Mr. Du Souchet followed "My Friend From India" with "The Man From Mexico," in which William Collier starred, which also was a great success. Then came a farce for May Irwin, "The Swell Miss Fitzswell," which failed. Mr. Du Souchet worked long over another farce which also was a failure, and then, as years passed and nothing came from his pen, New York forgot about him, until "Who Goes There?" came to town. The star was Walter E. Perkins, who had made the great success in Mr. Du Souchet's first farce. There are enough complications in the first act of "Who Goes There?" to supply three plays, and the action is so rapid that one can scarcely understand what is going on because of the slamming doors. But the pace doesn't keep up. The author is like a runner in a three-mile race who starts off with a tremendous burst of speed and enters upon the second mile breathless and nearly exhausted. By taking it easy he manages to finish in a fairly good jog. There is excellent material in the farce, and at times it is funny in a howling, rip-roaring, old-fashioned way, but it is handled clumsily. And although it is very well acted, New York didn't care much for it.

The good old fashion of a real comic-opera star appearing in répertoire has been revived by Fritzi Scheff, who is glad to fall back on those fine operas of real music, which make their modern successors seem like piffling trash. Thus far the former "Little Devil of Grand Opera" has given "Fatinitza," "Giroflé-Giroflá," and "Boccaccio," and so many years have passed since New York has seen them that they seemed like novelties. But brilliantly as the star sang, and charmingly as she acted, the revivals were not an unmixed joy, for the hand of the vandal was manifest in an attempt to bring them "up to date," and the result of the efforts to inject humor was very, very sad. But they could not destroy the music, and the interpolated songs only made it seem all the better by contrast.

Blanche Ring came back to New York in musical comedy, with Frank Daniels, in the London musical show, "Sergeant Brue," after an absence of a couple of years. She had long been on the stage and had been recognized as a very clever woman; but it was not until she sang "In the Good Old Summer Time" that she won the lime-light. Then Mrs. Osborne made her the leading woman of "Tommy Rot," and another song, written years before, "The Belle of Avenue A," made her one of the most talked about actresses in New York. Miss Ring essayed to star in "The Jersey Lily," which was a dire failure, and then she fled to London, where she appeared in the music-halls. She came back to take the leading rôle in "Vivian's Papas," which had a long run in Chicago.

Elizabeth Johnson is, potentially, probably the richest young woman who ever went on the stage. She is a daughter of Mayor Tom L. Johnson, of Cleveland, who is worth ever so many millions. Her father and mother did their level best to dissuade their daughter from adopting the stage for a livelihood, but when she insisted, they gave their consent. She came to New York, took a course in a dramatic school, and this season went out with Annie Russell, playing a small part very well indeed. She has admirable equipment to become an excellent actress. Florence Davis is another actress who belongs to a distinguished family and has succeeded on the stage. She comes from Kentucky and is a grandniece of Jefferson Davis. She started in at the foot of the ladder and for six years played with Charles Frohman's companies. Then she went forth as a star on her own account, having sufficient means to do so, and has won favor in Louise Malloy's comedy, "The Player Maid."

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Two Candidates

By HAROLD MAC GRATH

Author of "The Grey Cloak," "The Man on the Box," etc

Illustrations by J. J. Gould.

I

FOR six years a Democrat had been mayor, and for six years the town had been plundered. For six years the Republicans had striven, with might and main, to regain the power—and the right to plunder. It did not matter which party ruled, graft (let us omit the quotation-marks) was the tocsin. The citizens were robbed, openly or covertly according to the policy of the party in office. There was no independent paper in town; so, from one month's end to another it was leaded editorial vituperation. Then Caliban revolted. An independent party was about to be formed.

The two bosses, however, were equal to the occasion. They immediately hustled around and secured as candidates for the mayoralty two prominent young men whose honesty and integrity were unimpeachable. Caliban, as is his habit, sheathed his sword and went back to his bench, his desk, or whatever his occupation was.

On the Republican side they nominated a rich young clubman. Now, as you will readily agree, it is always written largely on the political banner that a man who is rich has no incentive to become a grafter. The public is ever willing to trust its funds to a millionaire. The Democrats, with equal cunning, brought forward a brilliant young attorney, whose income was rather moderate but whose ability and promise were great. The Democratic organs hailed his nomination with delight. "We want one of the people to represent us, not one of the privileged class." You see, there happened to be no rich young Democrat available.

These two candidates were close personal

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friends. They had been chums from boyhood and had been graduated from the same college. They belonged to the same clubs, and were acknowledged to be the best horsemen in town. As to social prominence, neither had any advantage over the other, save in the eyes of matrons who possessed marriageable (and extravagant) daughters. Williard, the Republican nominee, was a handsome chap, liberal-minded and generous-hearted, without a personal enemy in the world. I recollect only one fault: he loved the world a little too well. The opposition organs, during the heat of the campaign, dropped vague hints regarding dinners to singers and actresses, and large stakes in poker-games. Carrington, his opponent, was not handsome, but he had a fine, clean-cut, manly face, an intrepid eye, a resolute mouth, and a tremendous ambition. He lived well within his income, the highest recommendation that may be given to a young man of these days.

He threw himself into the fight with all the ardor of which his nature was capable; whereas Williard was content to let the machine direct his movements. The truth is, Williard was indifferent whether he became mayor or not. To him the conflict was a diversion, a new fish to Lucullus; and when the Democratic organs wrote scathing editorials about what they termed his profligate career, he would laugh and exhibit the articles at the club. It was all a huge joke. He made very few speeches, and at no time could he be forced into the foreign districts. He complained that his olfactory nerve was too delicately educated. The leaders swallowed their rancor; there was nothing else for them to do. In Williard's very lack of ambition lay his strength. Poverty would have made a great man out of him; but riches have a peculiar way of numbing the appreciation of the greater and simpler things in life.

Carrington went everywhere; the Poles hurrahed for him, the Germans, the Irish, the Huns, and the Italians. And he made no promises which he did not honestly intend to fulfil. To him the fight meant everything; it meant fame and honor, a comfortable addition to his income, and Washington as a finality. He would purify the Democrats while he annihilated the pretensions of the Republicans. He was what historians call an active dreamer, a man who dreams and then goes forth to accomplish things. His personality was engaging.

Besides all this (for the secret must be told), Carrington was in love and wished to have all these things to lay at the feet of his beloved, even if she returned them. You will regularly find it to be true that the single man is far more ambitious than his married brother. The latter invariably turns over the contract to his wife.

Williard was deeply in love, too, and, oddly enough, with the same girl, Senator Gordon's lovely daughter; and Senator Gordon was that mysterious power which directed the Republican forces in his section of the State. So you may readily believe that Carrington was forced to put up a better fight than Williard, who stood high in Senator Gordon's favor. The girl and the two young men had been friends since childhood, and nobody knew if she cared for either of them in the way they desired. Everybody in town, who was anybody, understood the situation; and everybody felt confident that Williard was most likely to win. The girl never said anything, not even to her intimate friends; but she had a way of smiling when the subject was brought up that dismissed it.

Such was the political situation at the beginning of the municipal campaign. There have been like situations in any number of cities which boasted of one hundred thousand inhabitants or more; perhaps in your town, and yours, and yours. That bugaboo of the politician, reform, brings round this phenomenon about once in every eight years. For a while the wicked ones promise to be good, and you will admit that that helps.

It was amusing to follow the newspapers. They vilified each other, ripped to shreds the character of each candidate, resurrected boyhood escapades and magnified them into frightful crimes, and declared in turn that the opposition boss should land in the penitentiary if it took all the type in the composing-rooms to put him there.

When Williard and Carrington met at the club, at the Saturday-night luncheons, they avoided each other tactfully, secretly longing to grasp the other's hand and to say: "Don't believe a word of it, old boy; it's all tommy-rot." But policy held them at arm's-length. What would the voters say if they heard that their respective candidates were hobnobbing at a private club? Carrington played billiards in the basement while Williard played a rubber at whist upstairs; and the Saturday rides out to the country club became forgotten. Only a few cynics like myself saw

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the droll side of the situation; and we were confident that when the election was over the friendship would be renewed, all the more strongly for the tension.

One night, some weeks before the election, Williard dined alone with the Senator at the Gordon home. Betty Gordon was dining elsewhere. With the cognac and cigars, the Senator drew out a slip of paper, scrutinized it for a space, then handed it to his protégé.

"That's the slate. How do you like it?"

Williard ran his glance up and down the columns. Once he frowned.

"What's the matter?" asked the Senator shrewdly.

"I do not like the idea of Matthews for Commissioner of Public Works. He's a blackleg. There's no getting around that. He practically runs that faro-bank above his down-town saloon. Can't you put someone else in his place?"

The Senator filliped the ash from the end of his cigar.

"Honestly, my boy, I agree with your objection; but the word is given, and if we turn him down now, your friend Carrington will stand a pretty fair show of being the next mayor."

"You might get a worse one," Williard laughed. "Jack is one of the finest fellows in the world, loyally."

"Not a bit of a doubt; but, politically," said the Senator, laughing, "he is a rascal, a man without a particle of character, and all that. Personally speaking, I would that this town had more like him. Win or lose, he will always be welcome in this house. But this Matthews matter: you will have to swallow him or be swallowed."

"He's a rascal."

"Perhaps he is. Once you are elected, however, you can force him out, and be

McDERMOTT STUDIED THE PAPER CAREFULLY.

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hanged to him. Just now it would be extremely dangerous. My boy, politics makes strange bed-fellows, as the saying goes. These men are necessary; to fight them is to cut your own throat. No one knows just how they get their power; but one morning you wake up and find them menacing you, and you have to placate them and toss them sops."

"I might at least have been consulted."

"I appreciated your antagonism beforehand. Politics is a peculiar business. A man must form about himself a shell as thick as a turtle's, or his feelings are going to be hurt. Now, if you'd like to change any one of these smaller offices, the Health Department doesn't matter. What do you say?"

"Oh, if Matthews remains on the slate, I do not care to alter the rest of it. But I warn you that I shall get rid of him at the earliest opportunity."

AS HE STUDIED THE FACE HIS JAWS HARDENED.

"Just as you like."

The Senator smiled covertly. Matthews was one of his henchmen in the larger matter of state. His name had been first to appear on the slate, and the Senator was determined that it should remain there. Not that he had any liking for the man; simply he was one of the wheels which made the machine run smoothly. The Senator knew his power of persuasion; he knew Williard's easy-going nature; but he also knew that these easy-going persons are terribly stubborn at times. He was obliged to hold on to Matthews. The gubernatorial campaign was looming up for the ensuing year, and the Senator was curious to learn the real power that went with the seal of a governor of a first-class State.

There followed an intermission in the conversation. Williard smoked thoughtfully. He recalled the years during which he had accepted the generous hospitality of this house, and the love he held for the host's daughter. Only since his return from abroad had he learned the strength of his sentiment. Heretofore he had looked upon the girl as a sister, jolly, talented, a fine dancer, a daring rider, a good comrade, in fine. He had been out of the country for three years. On his return he had found Betty Gordon a beautiful woman, and he had silently surrendered. As yet he had said nothing, but he knew that she knew. But he always saw the shadow of Carrington, old Jack Carrington. Well, let the best man win.

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"I can find a way to dispose of Matthews," he said finally.

"I dare say."

But Williard did not know the tenacity with which some men cling to office. The Senator did.

Here the servant ushered in two lieutenants of the Senator's. One was an ex-consul, and the other was the Surveyor of Customs, who was not supposed to dabble in local politics.

"Everything is agreeable to Mr. Williard," the Senator answered in reply to the questioning looks of his subordinates. "He vows, however, that he will shake Matthews when he gets the chance."

The new arrivals laughed.

"We'll put you through, young man," said the ex-consul; "and one of these fine days we shall send you to France. That's the place for a man of your wit and wealth."

Williard smiled, and lighted a fresh cigar. He did possess the reputation of being a clever wit, and in his secret heart he would much prefer a consulate or a secretaryship at the French Embassy. He thoroughly detested the indiscriminate handshaking which went with local politics.

But Matthews stuck in his gorge, and he wondered if Carrington were going through any like ordeal, and if Carrington would submit so readily. . . . Why the deuce didn't Betty return? It was almost ten o'clock.

Presently her sunny countenance appeared in the doorway, and Williard dropped his cigar joyfully and rose. It was worth all the politics in the world!

"Gentlemen, you will excuse me," he said.

"Go along!" the Senator cried jovially. "We can spare you."

As indeed they very well could!

In a moment Williard was in the music-room.

"I really do not know that I ought to shake hands with you, Dick," began Betty, tossing her hat on the piano. "You have deceived me for years."

"Deceived you! What do you mean?" —mightily disturbed.

"Wait a moment." She brought forth a paper. "Sit down in front of me. This is going to be a court of inquiry, and your sins shall be passed in review." He obeyed meekly. "Now listen," the girl went on, mischief in her eyes. "This paper says horrid things about you. It claims that you have given riotous dinners to actresses and comic-opera singers. I classify them because I do not think comic-opera singers are actresses."

"Rot!" said Williard, crossing his legs and eying with pleasure the contours of her face. "Jolly rot!"

"You mustn't say 'jolly' in this country; it's English, and they'll be accusing you of it."

"Well, bally rot; how will that go?"

"That isn't very pretty, but it will pass. Now, to proceed. They say that your private life is profligate."

"Oh, come now, Betty!"—laughing diffidently.

"They say that you gamble at poker and win and lose huge sums."

"Your father plays poker in Washington; I've seen him."

"He's not on trial; *you* are. Furthermore," went on the girl, the twinkle going from her eye, leaving it searching yet unfathomable, "this editor says that you are only a dummy in this game of politics, and that once you are mayor your signature will be all that will be required of you. That is to say, you will be nothing but a puppet in the hands of the men who brought about your election."

Williard thought of Matthews, and the smile on his lips died.

"Now, Dick, this paper says that it seeks only the truth of things, and admits that you possess certain engaging qualities. What am I to believe?"

"Betty, you know very well that they'll have me robbing the widows before election." He was growing restless. He felt that this trial wasn't all play. "If you don't mind, I'd rather talk of something else. Politics, politics, morning, noon, and night, till my ears ache!"

"Or burn," suggested the girl. "The things they say about your private life, I don't care for them. I know that they are not truths. But the word 'puppet' annoys me." She laid aside the paper.

"Have I ever acted like a dummy, Betty? In justice to me, have I?" He was serious.

"Not in ordinary things."

"No one has ever heard that I broke a promise."

"No."

"Nor that I was cowardly."

"No, no!"

"Well, if I am elected, I shall fool certain persons. I am easy-going; I confess to that

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impeachment; but I have never been crossed successfully."

"They'll know how to accomplish their ends without crossing you. That's a part of the politician's business."

"If I am elected, I'll study ways and means. Hang it, I wasn't running after office. They said that they needed me. As a property-owner I had to surrender. I am not a hypocrite; I never was. I can't go honestly among the lower classes and tell them that I like them, shake their grimy hands, hobnob with them at caucuses and in gloomy halls. I am not a politician; my father before me was not; it isn't in my blood. I haven't the necessary ambition. Carrington's grandfather was a war-governor; mine was a planter in the South. Now, Carrington has ambition enough to carry him to the presidency; and I hope he'll get it some day, and make an ambassador out of me. Sometimes I wish I weren't rich, so that I might enjoy life as some persons do—to have something to fight for constantly! I'm spoiled."

He wheeled his chair toward the fire and rested his elbows on his knees.

"He's very handsome," thought the girl; but she sighed.

II

THAT same evening Carrington and McDermott, the Democratic leader, met by appointment in the former's law-offices. McDermott was a wealthy steel manufacturer who had held various State and national offices. As a business man his was absolute honesty. He gave liberal wages, met his men personally, and adjusted their differences. There were as many Republicans as Democrats in his employ. Politics never entered the shop. Every dollar in his business had been honestly earned. He was a born leader, kindly, humorous, intelligent. But once he put on his silk hat and frock-coat, a metamorphosis, strange and incomprehensible, took place. He became altogether a different man: cold, purposeful, determined, bitter, tumbling over obstacles without heart or conscience, using all means to gain his devious ends; scheming, plotting, undermining this man or elevating that, a politician in every sense of the word; cunning, astute, long-headed, far-seeing. He was not suave like his old enemy the Senator; he was blunt because he knew the fulness of his power. But for all his bluntness, he was, when needs said must, a diplomat of no mean order. If he brought about a shady election, he had the courage to stand by what he had done. He was respected and detested alike.

The present incumbent in the City Hall was no longer of use to him. He was wise enough to see that harm to his power would come about in case the reform movement got headway: he might even be dethroned. So his general's eye had lighted on Carrington, as the Senator's had lighted on Williard; only he had mistaken his man, where the Senator had not.

"My boy," he began, "I'm going to lecture you."

"Go ahead," said Carrington. "I know what the trouble is. I crossed out Mr. Murphy's name from the list you fixed up for my inspection."

"And his name must go back"—smiling. "We can't afford to turn him down at this late day."

"I can," said the protégé imperturbably.

For a moment their glances met and clashed.

"You must always remember the welfare of the party"—gently.

"And the people," supplemented the admonished one.

"Of course"—with thin lips. "But Murphy's name must stand. We depend upon the eighth ward to elect you, and Murphy holds it in his palm. Your friend Williard will be forced to accept Matthews for the same reason. It's a game of chess, but a great game."

"Matthews? I don't believe it. Williard would not speak to him on the street, let alone put him on the ticket."

"Wait and see."

"He's a blackleg, a gambler, worse than Murphy."

"And what is your grievance against Murphy? He has always served the party well."

"Not to speak of Mr. Murphy."

"What has he done?"

"He has sold his vote three times in the Common Council. He sold it once for $2,000 in that last pavement deal. I have been rather observant. Let him remain alderman; I cannot see my way to appoint him to a position in the City Hall."

McDermott's eyes narrowed. "Your accusations are grave. If Murphy learns of them, he may make you prove them."

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Carrington remained silent for a few minutes, his face in thoughtful repose; then, having decided to pursue a certain course, he reached into a pigeon-hole of his desk and selected a paper which he gave to McDermott. The latter studied the paper carefully. From the paper his glance traveled to the face of the young man opposite him. He wondered why he hadn't taken more particular notice of the cleft chin and the blue-gray eyes. Had he made a mistake? Was the young fellow's honesty greater than his ambition? McDermott returned the paper without comment.

"Is that proof enough?" Carrington asked, a bit of raillery in his tones.

"You should have told me of this long ago."

"I hadn't the remotest idea that Murphy's name would turn up. You can very well understand that I cannot consider this man's name as an appointee."

"Why hasn't it been turned over to the district attorney?"

"The plaintiff is a patient man. He left it to me. It is a good sword, and I may have to hold it over Mr. Murphy's neck."

McDermott smiled.

"The Democratic party in this county needs a strong tonic in the nature of a clean bill. I want my appointees men of high standing; I want them honest; I want them not for what they have done, but for what they may do."

McDermott smiled again. "I have made a mistake in not coming to you earlier. There is a great future for a man of your kidney, Carrington. You have a genuine talent for politics. You possess something that only a dozen men in a hundred thousand possess, a tone. Words are empty things unless they are backed by a tone. Tone holds the auditor, convinces him, directs him if by chance he is wavering. You are a born orator. Miller retires from Congress next year. His usefulness in Washington has passed. How would you like to succeed him?"

BETTY GORDON.

Insidious honey! Carrington looked out of the window. Washington! A seat among the Seats of the Mighty! A torch-light procession was passing through the street below, and the noise of the fife and drum rose. The world's applause: the beating of hands, the yells of triumph, the laudation of the press. The world holds no greater thrill than this.

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Art and literature stand pale beside it. But a worm gnawed at the heart of this rose, a cancer ate into the laurel. Carrington turned. He was by no means guileless.

"When I accepted this nomination I did so because I believed that the party was in danger, and that, if elected, I might benefit the people. I have remained silent; I have spoken but little of my plans; I have made few promises. Mr. McDermott, I am determined, first and foremost, to be mayor in all the meaning of the word. I refuse to be a figure-head. I have crossed out Murphy's name because he is a dishonest citizen. Yes, I am ambitious; but I would forego Washington rather than reach it by shaking Murphy's hand." The blood of the old war-governor tingled in his veins at that moment.

"It must be replaced"—quietly.

"In face of that document?"

"In spite of it."

"I refuse!"

"Listen to reason, my boy; you are young, and you have to learn that in politics there's always a bitter pill with the sweet. To elect you, I have given my word to Murphy that he shall have the office."

"You may send Mr. Murphy to me," said Carrington curtly. "I'll take all the blame."

"This is final?"

"It is. And I am surprised that you should request this of me."

"He will defeat you."

"So be it."

McDermott was exceedingly angry, but he could not help admiring the young man's resoluteness and direct honesty.

"You are making a fatal mistake. I shall make an enemy of the man, and I shall not be able to help you. I have a great deal at stake. If we lose the eighth, we lose everything, and for years to come."

"Perhaps. One dishonest step leads to another, and if I should sanction this man, I should not hesitate at greater dishonesty. My honesty is my bread and butter . . . and my conscience."

"Corporations have no souls; politics has no conscience. Williard——"

"My name is Carrington"—abruptly. "In a matter of this kind I cannot permit myself to be subjected to comparisons. You brought about my present position in municipal affairs."

"We had need of you, and still need you," confessed the other reluctantly. "The party needs new blood."

"You are a clever man, Mr. McDermott; you are a leader; let me appeal to your better judgment. Murphy is a blackguard, and he would be in any party, in any country. In forcing him on me, you try to rob me of my self-respect."

McDermott shrugged. "In this case he is a necessary evil. The success of the party depends upon his good-will. Listen. Will you find, in all this wide land, a ruling municipality that is incorrupt? Is there not a fly in the ointment whichever way you turn? Is not dishonesty fought with dishonesty; isn't it corruption against corruption? Do you believe for a minute that you can bring about this revolution? No, my lad; no. This is a workaday world; Utopia is dreamland. You can easily keep your eye on this man. If he makes a dishonest move, you can find it in your power to remove him effectually. But I swear to you that he is absolutely necessary."

"Well, I will assume the risk of his displeasure."

"Show him your document, and tell him that if he leaves you in the lurch at the polls you'll send him to prison. That's the only way out." McDermott thought he saw light.

"Make a blackmailer of myself? Hardly."

"I am sorry." McDermott rose. "You are digging a pit for a very bright future."

"Politically, perhaps."

"If you are defeated, there is no possible method of sending you to Washington in Miller's place. You must have popularity to back you. I have observed that you are a very ambitious young man."

"Not so ambitious as to obscure my sense of right."

"I like your pluck, my boy, though it stands in your own light. I'll do all I can to pacify Murphy. Good-night and good luck to you." And McDermott made his departure.

Carrington remained motionless in his chair, studying the night. So much for his dreams! He knew what McDermott's "I'll do what I can" meant. If only he had not put his heart so thoroughly into the campaign! Was there any honesty? Was it worth while to be true to one's self? Murphy controlled nearly four hundred votes. For six years the eighth ward had carried the Democratic party into victory. Had he turned this aside? For years the elections had been like cheese-parings; and in ten years there hadn't been a majority on either

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SHE KNEW THAT ONLY STRONG MEN SUFFER IN SILENCE.

side of five hundred votes. If Murphy was a genuine party man, and not a leech, he would stand square for his party and not consider personal enmity. What would he do when he heard from McDermott that Carrington had deliberately crossed him off the ticket of appointees?

From among some old papers in a drawer Carrington produced the portrait of a young girl of sixteen in fancy dress. When he had studied this a certain length of time, he took out another portrait; it was the young girl grown into superb womanhood. The eyes were kind and merry, the mouth beautiful, the brow fine and smooth like a young poet's, a nose with the slightest tilt; altogether a high-bred, queenly, womanly face, such as makes a man desire to do great things in the world. Carrington had always loved her. He had gone through the various phases: the boy, the diffident youth, the man. (Usually it takes three women to bring about these changes!) There was nothing wild nor incoherent in his love, nothing violent nor passionate; rather the serene light, the steady-burning light, that guides the ships at sea; constant, enduring, a staff to lean upon.

As he studied the face from all angles, his jaws hardened. He lifted his chin defiantly. He had the right to love her; he had lived cleanly, he had dealt justly to both his friends and his enemies, he owed no man, he was in debt only to his mother, who had taught him the principles of manly living. He had the right to love any woman in the world. . . . And there was Williard, handsome, easy-going old Dick. Why was it written that their paths must cross in everything? Yes, Dick loved her, too, but with an affection that had come only with majority. But Dick had everything to offer besides. Should he step down and aside for his friend? Did friendship demand such a sacrifice? No! Let Williard fight for her; and if Williard won, there would be time then to surrender.

It was almost twelve when the scrubwoman aroused him from his reveries. He closed his desk and went home, his heart full of battle. He would put up the best fight that was in him, for love and for fame; and

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if he lost, he would still have his manhood and self-respect, which any woman might be proud to find at her feet, whether she accepted or declined it. He would go into Murphy's own country and fight him openly and without secret weapons. He knew that he held it in his power to coerce Murphy, but that wasn't fighting.

Neither of the candidates slept well that night.

. . . . . .

The time went forward. The second Tuesday in November was but a fortnight off. Carrington fought every inch of ground. He depended but little, if at all, upon McDermott's assistance, though that gentleman came gallantly to his rescue, as it was necessary to save his own scalp. It crept into the papers that there was a rupture between Murphy and the Democratic candidate. The opposition papers cried in glee; the others remained silent. Murphy said nothing when questioned; he simply smiled. Carrington won the respect of his opponents. The laboring classes saw in him a Moses, and they hailed him with cheers whenever they saw him.

There were many laughable occurrences during the heat of the campaign; but Carrington knew how and when to laugh. He answered questions from the platform, and the ill-mannered were invariably put to rout by his good-natured wit. Once a crowd hoisted him on top of a bar in an obscure saloon. His shoulders touched the gloomy ceiling, and he was forced to address the *habitués* with his head bent like a turtle's, his nose and eyes offended by the heat and reek of kerosene and cheap tobacco. They had brought him there to bait him; they carried him out on their shoulders. To those who wanted facts he gave facts; to others he told humorous stories.

Meanwhile Williard took hold of affairs, but in a bored fashion. He did the best he knew how, but it wasn't a best that wins high places in the affections of the people.

The betting was even.

Election day came round — one of those rare days when the pallid ghost of summer returns to view her past victories; when the broad wings of the West go a-winnowing the skies, and the sun shines warm and grateful. On that morning a change took place in Carrington's heart. He became filled with dread. After leaving the polls early in the morning, he returned to his home and refused to see anyone. He even had the telephone-wires cut. Only his mother saw him, and hovered about him with a thousand kindly attentions. At the door she became a veritable dragon; not even telegraph messengers could pass her or escape her vigilance.

At six in the evening Carrington ordered around his horse. He mounted and rode away into the hill-country south of the city, into the cold, crisp autumn air. There was fever in his veins that needed cooling, there were doubts and fears in his mind that needed clearing. He wanted to reach that condition of exhaustion which makes a man indifferent to mental blows.

The day passed and the night came. Election night! The noisy, good-natured crowds in the streets, the jostling, snail-moving crowds! The illuminated canvas-sheets in front of the newspaper offices! The blare of horns, the cries, the yells, the hoots, and hurrahs! The petty street-fights! The stalled surface-cars, the swearing cabbies, the vendors of horns and whistles, the newsboys hawking their extras! It is the greatest of all spectacular nights: humanity comes out into the open.

At nine I went up to the club. Williard was there, and all who had charge of the wheels within wheels. They had ensconced themselves in the huge Davenports in the bow-window facing the street, and had given orders to the steward to charge everything that night to Senator Gordon. A fabulous number of corks were pulled; but gentlemen are always orderly.

When I approached Williard, however, he seemed anything but happy. He had dined at the Senator's that evening, and something had taken place there which the general public would never learn. He was gloomy, and the wine he drank only added to his gloom.

The younger element began to wander in, carrying those execrable rooster-posters. A gay time ensued.

Of the subsequent events—those which did not come under the head of politics—I learned but little; but, being a newspaper man, I do not lack a fertile imagination.

Carrington had ridden twelve miles into the country. At eight o'clock the temperature changed and it began to snow. He turned and rode back toward the city, toward victory or defeat. Sometimes he went at a canter, sometimes at a trot. By and by he could

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see the aureola from the electric lights wavering above the city. Once he struck a windmatch and glanced at his watch. Had he lost or had he won? A whimsical inspiration came to him. He determined to hear victory or defeat from the lips of the girl he loved. The snow fell softly into his face and melted. His hair became matted over his eyes; his gauntlets dripped and the reins became slippery; a steam rose from the horse's body, a big-hearted hunter on which he had ridden many hundred miles.

"Good boy!" said Carrington; "we'll have it first from her lips."

Finally he struck the asphalt of the city limits, and he slowed down to a walk. He turned into obscure streets. Whenever he saw a bonfire he avoided it.

It was easily ten o'clock when he drew up in front of the Gordon home. He tied his horse to the post with the hitching-chain and knotted the reins so that they would not slip over the horse's head, wiped his face with his handkerchief, and walked bravely up to the veranda. There were few lights. Through the library window he saw the girl standing at the telephone. He prayed that she might be wholly alone. After a moment's hesitation he pressed the button and waited.

Betty herself came to the door. She peered out.

"What is it?" she asked.

"I did not expect that you would recognize me," said Carrington, laughing.

"John? Where in the world did you come from?" taking him by the arm and dragging him into the hall. "Good gracious!"

"The truth is, Betty, I took to my heels at six o'clock, and have been riding around the country ever since." He sent her a penetrating glance.

"Come in to the fire!" cried the girl impulsively. "You are cold and wet and hungry."

"Only wet," he admitted, as he entered the cheerful library. He went directly to the blazing grate and spread out his red, wet, aching hands. He could hear her bustling about; it was a pleasant sound. A chair rolled up to the fender; the rattle of a tea-table followed. It was all very fine. "I ought to be ashamed to enter a house in these dripping clothes," he said; "but the temptation was too great."

"You are always welcome, John," softly.

His keen ear caught the melancholy sympathy in her tone. He shrugged his shoulders. He had lost the fight. Had he won, she would already have poured forth her congratulations.

"Sit down," she commanded, "while I get the tea. Or would you prefer whisky?"

"The tea, by all means. I do not need whisky to bolster up my courage." He sat down.

She left the room and returned shortly with biscuit and tea. She filled a cup, put in two lumps of sugar, and passed the cup to him.

"You've a good memory," he said, smiling at her. "It's nice to have one's likes remembered, even in a cup of tea. I look as if I had been to war, don't I?"

She buttered a biscuit. He ate it, not because he was hungry, but because her fingers had touched it. It was a phantom kiss. He laid the cup down.

"Now, which is it—have I been licked, or have I won?"

"What!" she cried; "do you mean to tell me that you do not know?" She gazed at him bewilderedly.

"I have been four hours in the saddle. I know nothing, save that which instinct and the sweet melancholy of your voice tell me. Betty, I've been licked, haven't I, and old Dick has gone and done it, eh?"

The girl choked for a moment; there was a sob in her throat.

"Yes, John."

Carrington reached over and tapped the hearth with his riding-crop absent-mindedly. The girl gazed at him, her eyes shining in a mist of unshed tears. . . . She longed to reach out her hand and smooth the furrows from his careworn brow, to brush the melting crystals of snow from his hair; longed to soothe the smart of defeat which she knew was burning his heart. She knew that only strong men suffer in silence.

From a half-opened window the night breathed upon them, freighted with the far-off murmur of voices.

"I confess to you that I built much on the outcome. I am ambitious; I want to be somebody, to take part in the great affairs of the world. I fought the very best I knew how. I had many dreams. Do you recollect the verses I used to write to you when we were children? There was always something of the poet in me, and it is still there, only it no longer develops on paper. I had looked toward Washington . . . even toward you, Betty."

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Silence. The girl sat very still. Her face was white and her eyes large.

"I am honest. I can see now that I have no business in politics." He laughed suddenly and turned toward the girl. "I was on the verge of wailing. I'm licked, and I must begin all over again. Dick will make a good mayor, that is if they leave him alone. Whimsical, wasn't it, of me coming here to have you tell me the news?" He looked away.

The girl smiled and held out her hand to him, and as he did not see it, laid it gently on his sleeve.

"It does not matter, John. Some day you will realize all your ambitions. You are not the kind of a man who gives up. Defeat is a necessary step to greatness; and you will become great. I am glad that you came to me." She knew now; all her doubts were gone, all the confusing shadows.

Carrington turned and touched her hand with his lips.

"Why did you come to me?" she asked, with a fine courage.

His eyes widened. "Why did I come to you? If I had won, I should have told you. But I haven't won; I have lost."

"Does that make the difference so great?"

"It makes the difficulty greater."

"Tell me!" with the voice of command.

They both rose suddenly, rather unconsciously, too. Their glances held, magnet-and-needle-wise. Across the street a bonfire blazed, and the ruddy light threw a mellow rose over their strained faces.

"I love you," he said simply. "That is what drew me here, that is what has always drawn me here. But say nothing to me, Betty. God knows I am not strong enough to suffer two defeats in one night. God bless you and make you happy!"

He turned and took a few steps toward the door.

"If it were not defeat—if it were victory?" she said, in a kind of whisper, her hands tense on the back of her chair.

. . . . . .

The Senator came in about midnight. He found his daughter asleep in a chair before a half-dead fire. There was a tender smile on her lips. He touched her gently.

"It is you, daddy?" Her glance traveled from his florid countenance to the clock. "Mercy! I have been dreaming these two hours."

"What do you suppose Carrington did to-night?" lighting a cigar.

"What did he do?"

"Came into the club and congratulated Williard publicly."

"He did that?" cried the girl, flushing exquisitely.

"Did it like a man, too." The Senator dropped into a chair. "It was a great victory, my girl."

Betty smiled. "Yes, it was."

The Flurry in Bubbles

By VINCENT HARPER

Illustrations by Rollin Kirby

IT happened on the 20th of September. The market had reacted on profit-taking after the spurt of the preceding week, and the dulness on the decline, while it gave evidence of the underlying strength of the general situation, tended to keep us room-traders from making fresh commitments, while the poor two-dollar chaps and the commission-house board members had plenty of time to figure out the difference between expenses and the day's earnings. Then it happened.

"Hammond's Time" had just been sent out through the tickers, and I was standing on the edge of the Steel crowd—the boys were giving a bashful new member of ministerial appearance the freedom of the floor—when Ikey Hirsch ran by me and whispered: "Something doing in Bubbles." I laughed. Ikey was an optimist. But a second or two afterward Bert Cortlandt passed me and said: "Something doing in Bubbles. Better get aboard." Cortlandt was not a pipe-dreamer, and he was the board member of

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OLD LUCE WAS CERTAINLY A BIRD.

Coles and Barnet. So I did not laugh this time, but looked up inquiringly. But Bert had hurried over to the long-deserted Bubbles-post, around which I was amazed to see a dozen of the most wise gathered together and beginning to trade with as much fury as though it was still the spring of 1901. I sauntered over and joined the rapidly increasing and maddening maelstrom surging around the ancient scene of the rise and fall of Bubbles. What on earth could have happened? Just as I reached the crowd, old "Parson" Morley—we always scented oil when the Parson bought aggressively—I heard him, I say, bidding forty-three and five-eighths for any part of ten thousand shares! Good Lord! American Soap had not been quoted above thirty for a year, and ten minutes before you could have got any part of the whole blooming capital stock at twenty-five! There was something doing in Bubbles for fair!

Of course I got in at once. Nobody knew or cared what had suddenly inflated the collapsed bunco-game. Commission houses began to pour in orders to buy "at the market"; we room-pikers got in and out every minute with delirious indifference to everything, except that you could buy the worthless stuff at one price and sell it the next instant to any one of a hundred hungry brokers at a couple of points advance. Then the news-agencies got busy: 'the Oil interests were fighting for the control of Bubbles'; 'a great operator had been caught short of half a million shares'; 'Soap had been earning all sorts of money, and a dividend of ten per cent. was going to be declared,' etc. All that I knew about it was that I had made eighteen hundred dollars in twenty minutes; so I went up-town and bought an automobile.

It was all over before three o'clock, and Wall Street had another mystery to its credit. Bubbles opened the next morning at thirty-six—it had touched fifty the day before—and little by little the effects of the cyclone began to be learned. Two commission houses went to the wall, while nobody will ever know how many lambs left their little fleeces below Canal Street as a result of their efforts to clutch the soaring, iridescent Bubbles. A rise of twenty-five points certainly affords exceptional opportunities, but, with the exception of a few of us light-weights who happened to be on the spot, I have heard of only one man who got anything but hysterics, followed by the dull, sickening thud, out of the memorable flurry in Bubbles. That man moved into Easy Street on the soap circus, and it was only after I met him and heard his story that I learned the secret history of

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that unparalleled illustration of the "logic of the Street" as it operates in the minds of not alone the dear public, but also of the ones who know it all. Let me tell you about him.

Tom Opdyke asked me down to his country place on the Great South Bay for the three days in November when they let you shoot (at) deer in the scrub-oak wildernesses of Long Island, and as Opdyke is a member of the South Side Club at Oakdale and distinctly in the know as far as hunting is concerned, I counted upon getting something for my costly three days' absence from the Street and a perfect scalper's market. I got it all right—and it wasn't a deer. Tom says that we saw a deer south of Ronkonkoma somewhere, and I suppose we did, but what I bagged was this story, and here it is.

We were sitting over a spatched woodcock and champagne at the club on the night before the shooting was to begin, and just naturally our talk drifted to the market, in which Opdyke was a firm believer at the time. He wound up a long, rose-colored harangue on the prosperity of the country and the inevitable effect on prices, with a dark hint as to certain indubitable information that he had that there would be something doing in the junior coalers very soon, perhaps on the next day, for all he knew to the contrary.

"And I tell you, old chap," he said, "the minute you see that any of Bromley's pets are getting active, don't wait, but get aboard right away quick—why, even W. V. Common is going to be put up to——"

"Rats!" I broke in. "Haven't forgotten that giddy whirl in soap, have you? I'll sit in any game but these twenty-point sizzles-while-you-wait."

"By Jove!" exclaimed Opdyke after he had had his laugh out; "I'm glad you happened to speak of that flurry in Bubbles. Ever hear how that little game was worked? No, and I guess nobody else in the Street, except the few I have told, ever heard of it either. Well, sir, I'll introduce you to the man who did the trick. Just wait here a minute."

To my surprise, Opdyke went out into the hall and I heard him tell one of the servants to go and see if "Old Luce" was anywhere about the place. "Old Luce"? I said to myself. I thought that I knew the name of every operator of importance in Wall Street, but I certainly had never heard of this man Luce. Another thing: I had just been talk-

"SO I WAITED AND KINDER GOT MY BEARIN'S."

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ing with Mr. Rutherford Meadows—on trout-time and the "open" game-days you may count on finding a score of the very biggest guns at the South Side Club—and if he had known of this chap Luce's connection with that eruption of Bubbles, he surely would have mentioned it, for we talked at length about the incident, and Meadows *is* the Soap Trust. Who the devil, then, was Luce? And how had he—a total stranger in the Street—managed to raise particular Gehenna with half of the toughest old campaigners? I had not long to wait, for Opdyke came back presently and said with a smile: "He'll be here in a second; he's cleaning the rifles and getting our kit ready. He's a bird."

"Cleaning the rifles?" I said. "Oh, I say, you know, what's the game? The sort of chap who could work up a——"

"Sh-h! He's coming. You lie low and let me draw him out."

As soon as I saw Old Luce I knew that Opdyke had been guying me, so I winked at him to let him see that I was on, and made a study of the picturesque old codger who was paying back with interest the lofty look which the English waiter gave him as he came in. Old Luce was certainly a bird. He wore the regulation shooting-jacket of brown canvas, but the bow in his short legs and the fringe of gray whiskers around his weather-beaten face and the knowing way in which he cocked up his eye to windward indicated that he would feel more at his ease in a tarpaulin coat and a sou'wester. He strongly suggested Nantucket, while the philosophic twinkle in his big blue eye was vaguely reminiscent of Solon Shingle, and he seemed to exhale a quaint "Old Homestead" atmosphere. He was hardly the man to work up a corner in American Soap, but he was assuredly well worth while; so I forgave Opdyke.

"Hello, Luce," said Opdyke; "this is Mr. Beekman, who is going out with us to-morrow. Beekman, shake hands with Mr. Hiram Luce."

"Proud to know you, sir," said Luce, the foggy croak in his voice completely establishing my theory as to his predilection for salt water with a marked preference for tom-cod or mackerel fishing.

"Glass of wine?" asked Opdyke when the old man had sat down.

"Not me, sir, thank you. Thar ain't but one licker's fur's I'm concarned—rye," replied old Luce, taking a heavy wad of tobacco out of his mouth and laying it modestly on the edge of the hearth.

The rye was brought; Opdyke told the waiter that there was nothing else wanted for a while, and we were left alone.

"Mr. Beekman is in Wall Street, you know, Luce. I thought that you might like to meet him for that reason. Luce is one of the few men whom I know that have beaten Wall Street, Beekman," said Opdyke when the old chap had sampled the rye.

"Indeed?" I asked. "Not in the Exchange, are you, Mr. Luce?"

"So you be one of them thar perfessional speckilaturs, be you, sir?" said Luce, wiping his lips with the back of his broad hand.

"Deaf as a post—speak louder," threw out Opdyke.

"Well, yes, I suppose I am," I megaphoned.

The old man eyed me whimsically for a moment, chuckling inwardly the while. I looked at Opdyke for light, but he was watching the bubbles in his wine-glass and also chuckling inwardly.

"I ain't no speckilatur myself, leastways, not regular; but I would be, only fur Hannah's contrairiness," announced Mr. Luce seriously.

"His wife—an old tartar, I understand," explained Opdyke.

"You have, however, taken a flier now and then, I suppose?" I asked, also trying to look serious.

"Hey, how's that?" asked the old man, holding his hand to his ear and glaring at me in a manner that alarmed me until I discovered that it was merely a way he had whenever his hearing failed him.

"Mr. Beekman says that you may have possibly taken a shot at the stock-market, you know," kindly forwarded Opdyke, and Mr. Luce smiled.

"I calkerlate that I *hev* risked it some to Wall Street," he said, tilting up his chin and scratching the fringe of whisker, "and ef 'twa'n't fur my wimmin-folks bein' so skeery-like, I'd quit diggin' clams summers and messin' round at odd jobs winters, and I'd go plumb bang inter speckilatin'—that's me!"

"You must have been remarkably successful," I replied, warning Opdyke by signs that he must let up on his air of solemn interest, or I should laugh in the old man's face.

"Successful?" exclaimed Mr. Luce. "Why sir, I reckon it comes purty near bein' successful, when you cash in three thousand, four hundred and sixty-three dollars *and*

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seventy-five cents in one haul o' the net, don't it? Oh, Hiram Luce could show them thar slick Alicks to Wall Street jest one or two things, ef 'twa'n't fur Hannah!"

"You caught the flood-tide of the boom three years ago, I suppose?" I asked, rather proud of my flood-tide figure.

"Hey, what's that? Flood-tide, you say, sir? Don't know nothin' 'bout what the stage of the tide was—anyhow, don't guess the tide matters much one way or th'other to Wall Street. It was in that thar Amurrikin Soap stock that I speckilated mostly—durned sight better than that thar T. C. I. thing which I wouldn't never tech ef I was you—never!"

I promised to be careful about T. C. I., and Opdyke filled up the old man's glass and asked him to tell us about his really brilliant *coup* in Soap. Mr. Luce looked at me tenderly for a moment and then said: "I hope, Mr. Beekman, you wa'n't one o' them—them—suckers, Mr. Medders called 'em, who got ketched in the squeeze I gev them flirty soap-bubbles, was you?"

I assured him that, on the contrary, I had called the trick to a nicety, and after he had emptied his glass and spent some moments chuckling silently over the memories of his little flutter in the Street, he leaned back in his chair, began to swing the heavy boot on his crossed leg, and went on:

"Wall, Mr. Beekman, sir, I'll tell yer how I done it. You see, sir, when Cap'n Seth Mayhew was took down with 'pendicitis last summer, Mr. Medders—suppose you know Mr. Medders, fur he's done a powerful lot of speckilatin' to Wall Street, though he needn't, fur he's worth a hundred thousand ef he's worth a cent—wall, then, Mr. Medders asked me to sail his boat—forty-foot sloop, and a traveler, sir, specially close-hauled—and we was trollin' fur blue-fish off Fire Island inlet 'long 'bout the middle o' September, and they was a hull lot o' Wall Street gentlemen aboard and a hull lot o' Wall Street talk goin' on—more'n fishin'. I was a-standin' off shore good, fur the tide was a-settin' in strong, and Mr. Medders he and three 'r four others was a-settin' on the wind'ard rail trollin' and talkin' mostly. And I heerd what Mr. Medders says. He allowed that we was on th' eve of a era of unprecedented prosperity—them was his very words—and then he asked 'em all, ef the market wa'n't due fur a good big bustin' bull movement, and none of 'em didn't say nothin' to the contrary. So Mr. Medders he went on and says that every stock on the list was a-scrapin' on the bottom, he says—which ain't no better fur stocks 'n fur a ship, I says, thinkin' to myself like. And then Mr. Medders he went on and says that you could buy any old thing on the list and double your money before the 'lection, he says—and that's jest what Hiram Luce is a-lookin' fur, I says, still thinkin' to myself like, and comin' about on the port tack. Wall, sir, to make a long yarn short, 's soon 's I could warp Hannah round to let me draw the thousand dollars out o' the bank down to Riverhead, I laid my course plumb fur N'York, calkerlatin' to buy any old thing on the list and double my money 'fore 'lection, jest as Mr. Medders said I could. I went up to taown the night before so's to be on deck bright and early, you see, sir; but, Lord save us, I might's wall hev slep' home and gone up on the mornin' train, fur wen I got to Wall Street thar wa'n't nobody stirrin', and it was all of eight o'clock, 's true 's you're settin' thar, sir. However, I jest beat off and on 'bout the financial deestrick, tryin' not to look 's tho' I didn't know whar you buy stocks, which I didn't. 'Long 'bout nine o'clock I drifted into one o' them big buildin's, and I was rubberin' round in the marble hallway, when I suddenly seen the name of Ball and Mapes on a door—'Brokers: Bonds and Stocks bought and sold on margin'—that's what was on the door, too. So I went in and asked fur Mr. Ball. Thar was a parcel o' fresh young dudes a-skylarkin' in th' office, and one of 'em says: 'Hello, Pop,' and tells me to set down and wait, and 'nother one asks me ef I s'pposed Mr. Ball got down to th' office 'fore daylight. So I sat down and waited and kinder got my bearin's. Every now and then some boys run in with little printed slips o' paper like they scatter round taown fur a show, and when them sassy dudes wa'n't a-lookin' I read what was on the slips—all 'bout quarterly earnin's, and exchange, and a lot o' things I didn't see nothin' in. By 'n by a Jew stuck his head in the door and says that he would sell a put on Amalgamated for seventy-five dollars, good for a week; but the young fellers in th' office didn't say nothin', and no more did I, so the Jew went away. He come back agin purty soon and says he'd sell me a call on Steel dirt cheap; but I pertended not to hear him, and I guess he felt bad, fur he went away and didn't come back.

"Wall, sir, 'bout quarter to ten Mr. Ball

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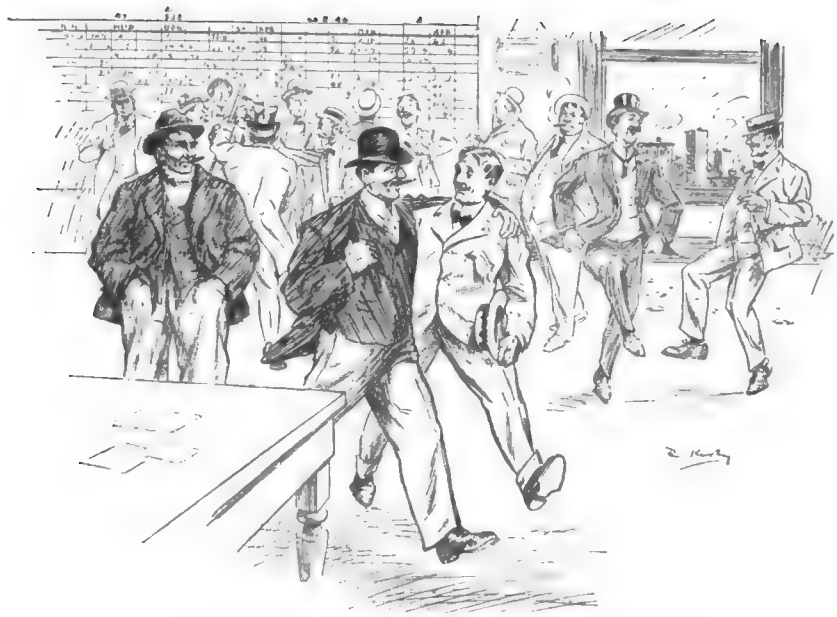

"THEY DANCED ABOUT AND HUGGED EACH OTHER."

come in—a bald-headed hoity-toity little man, sir, quick as a trigger—and he asked how London was, but I guess he really didn't keer much how London was, fur he went into his private office and slammed the door 'fore any of the dudes could tell him. Purty soon a lot of swell-dressed gentlemen began to come in, and they all set on the row of chairs in front of a big blackboard like, and each one of 'em asked how London was when he come in, and one of the dudes says that London was spotty, Paul up a half, Steel down a quarter, and nothin' doin'. Jest before ten Mr. Mapes come sizzlin' in, and he asked how London was, but he didn't keer no more'n Mr. Ball, fur he snatches up a handful of little papers that the boss dude gev him, and then rushed out like he was goin' to ketch a train. And then, sir, the circus began. Them ticker things began to tick, and a couple of boys slapped little cardboard numbers upon the blackboard, and nobody didn't pay no 'tention to me no more 'n 's if I wa'n't thar. But I didn't say nothin', but jest held the leg I was on and tried to figgur out my ranges. The fust stock on the board was that thar durned T. C. I., and I watched my chances and crossed Mr. Ball's bow jest as he was a-goin' into his room. I gev him the thousand dollars and told him to buy me as much T. C. I. as would come to a thousand dollars, and he looked kinder queer at me—but he made fast to the thousand all right, and purty soon one of the dudes come out of a little box and whispers to me—whisperin' to *me* that ain't heerd a word fur thirty year, 'cept you shout! So he shouts that they had bought three hundred coal at forty-two fur me! '*Coal*—fur *me?*' I says. 'Why, I'm a fore-and-aft schooner, you lubber, and what do I want with none o' your damned coal?' And, say, you'd oughter see the way that young natural grinned at me. So I went in and reported him to Mr. Ball, and Mr. Ball he laughed and showed me. Wall, then I sat and watched the boys slappin' them vulgar fractions under T. C. I. Fust they slapped up a half, then five-eighths, then seven-eighths, and Mr. Ball gev me the wink to come into his room, and then he tells me that I had made over two hundred dollars and I'd better sell. 'Not till I've doubled my money,' says I, speakin' hearty like, and Mr. Ball asks me ef I had any information, and I says yes, lookin' wise like.

"All durin' the mornin' men kep' comin' in and each one asked how London was and nobody answered how it was, and then they sat and looked at the boys slap on the figgurs. Say, it was great! Feelin' dry I went down to a place in South Street, and happenin' to

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fall in with an old mate o' mine, it was all of an hour before I got back to th' office. Gee whiz! Mr. Ball tackled me and shet the door of his little office and says, 'I told you you'd oughter taken your profits.' 'For why?' says I, feelin' uneasy like. 'Why, T. C. I. has broken below forty. Don't you think you'd better sell?' I gev it up, and purty soon the same dude come out of his box ag'in and stuck a paper under my nose, and when I put on my specs I read it. It said: 'Sold 300 T. C. I. at 40.' And I cussed him, and went in and asked Mr. Ball fur my latitude and longitude, and he says I had only lost my commissions, and that they was only testin' the market, and that it was only a healthy reaction, and what did I want to buy next. I went and looked at the board. The next stock was A. S. C., so I says that I would hev some o' that, still speakin' hearty like and not lettin' on that I was sailin' on dead reckonin's, you understand. You'd 'a' died to see Mr. Ball's face when I told him to buy me that thar A. S. C.

"He looked at me without sayin' nothin' fur a minute, and then he says: 'You're the doctor, but unless you have information, I really can't advise you to touch Bubbles.' 'Bubbles?' says I, gettin' kinder hasty. 'Why, yes,' says Mr. Ball, 'that's what we call Soap, you know. But, as I say, if you think it's going up, why then——' '*Know* it's goin' up,' I says, gettin' mad. 'Reckon Mr. Medders ought to know,' I says—and say, honest, Mr. Ball jumped. 'Do you mean to say that Mr. Rutherford Meadows told you to buy Bubbles now?' he asks, holdin' the flap of my pea-jacket affectionate like. 'That's what I said,' I says. 'I sailed Mr. Medders's boat this summer and he told me a few days ago that I could double my money.' 'Double your money, eh?' says Mr. Ball, takin' out a cigar—none o' them cheap ones what was free fur all hands out'n th' outer office, but a genu—ine ten-cent Havana, sir—and givin' it to me. 'Soap is twenty-six—double your money, eh? That means fifty for it—by the way, Mr. Meadows didn't happen to say when the rise would come, did he?' says Mr. Ball, lookin' at me like I was his only brother. 'Why, yes,' I says, 'he told me I'd double my money 'fore 'lection.'

"Wall, sir, the dude notified me that they had bought four hundred Bubbles fur me at twenty-seven—and, say, there was somethin' doin' from that on! Fust thing I knowed was that Mr. Ball went round whisperin' to every man settin' lookin' at the board, and the dude who done the telephonin' kep' comin' out of his box and holdin' them little papers under the gentlemen's noses, and they all grinned and said: 'All right.' Purty soon Mr. Mapes come swishin' and fumin' up from th' Exchange, and him and Mr. Ball was shet up together for a few minutes, and then Mr. Mapes come out to where we Bubble owners was watchin' 'em go up, and he sings out like a bo'swain in a gale: 'I'm told that Morley has orders to buy ten thousand Bubbles at the market, and it's rumored that Phil Cook is short of three hundred thousand shares, and you'd all better load up while you can.' Say, you wouldn't believe the way them fellers—some on 'em was 's old as me, too—went on when Mr. Mapes said that! They danced about and hugged each other, and one of 'em began to throw rolls of ticker-tape out of the winder, and it floated down to the street and ketched the people and tangled 'em all up so that it made me think it was like the spider of greed ketchin' folks in the web of speckilation.

"Wall, sir, when the next boy come in with them little show-posters, the fellers in th' office grabbed the slip and most tore it up 'fore I could get a look at it. It said that Ball and Mapes were large buyers of Bubbles, which wa'n't no news, fur we all had done the buyin'. But the next boy's slip said that a hull parcel of other brokers was a-buyin' Bubbles, too, and I reckon mebbe they was, fur the boy puttin' up the figgurs couldn't hardly slap 'em up fast enough. Then another slip come in and said as how a prominent operator was thought to be heavily short of Bubbles; and after that every slip was full of Bubbles, and every man in th' office—they must 'a' ben nigh to fifty of 'em by three o'clock—was a-buyin' Bubbles fur all he was worth. And, say, them fractions filled up the hull of Bubbles's own furrow on the board, and the boy had to start another line under U. S. S., and then another under A. C., and it 'peared to me like they was goin' to be Bubbles clean over the hull market. Jest before three o'clock a slip said that Mr. Medders refused to see the slip-writer or to say anythin' at all 'bout Bubbles, and that sorter skeered me, fur I didn't know but what somethin' 'r other mighter gone wrong down to the soap-works—so I told Mr. Ball to sell me bang out at whatever he could git fur my four hundred, and I'd come round in the mornin' and buy

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some more ef Mr. Medders told me that thar wa'n't nothin' busted to the works, you see. Wall, Mr. Ball said I was foolish, fur that thar operator couldn't have begun to cover his shorts yet; but I ain't no hand to set top-sails when the weather 'pears unsartin, so I ordered him to shorten sail.

"*Hev* lost it a'ready!" retorted Luce, shrugging his huge shoulders and looking significantly at Opdyke, who smiled.

"What!" I exclaimed, "so you tried another little flier, did you? What a pity—but, pshaw! who doesn't?"

"Flier nothin'," replied Luce, knitting his

"SO SHE JEST WOULDN'T THINK O' LETTIN' ME SPECKILATE NO MORE."

"I ain't no good at calkerlatin' figgurs, but on the next day but one—I didn't buy no Bubbles the next day, fur Mr. Medders kinder admitted to me that night that thar *was* somethin' leaky to the works—on the next day but one, I say, when Mr. Ball figgured out that I had made three thousand, four hundred and sixty-three dollars *and* seventy-five cents, I jest told him to give me that triflin' sum—and he could keep the change ef thar was any. Thar, sir, that's what a man kin do down to Wall Street ef he knows how."

During the old man's long story I had roared and wept by turns, but Opdyke heard every word of it with perfect composure.

"Not one man in a million can boast of any such experience," I said, as Old Luce got up; "but, for all that, I do think that you were wise to hold on to your winnings. Bubbles go down and burst, as well as go up, you know. Take my advice, and don't lose that very snug little pile of yours, Mr. Luce."

shaggy brows. "Ef Hannah'd only let me, I'd 'a' ben a millionaire in a year. But wimmin is so pesky skeered—and it ain't never worth while livin' with 'em onless you ship as mate and they is master—never. So she jest wouldn't think o' lettin' me speckilate no more, and she bought a house down to Speonk fur seven hundred, and put the balance out at six per cent. Oh, wimmin is durned contrairy. Good-night, gentlemen."

After he had gone I sat and looked at Opdyke, who smoked on quietly.

"And *that* was all there was in a twenty-five-point flurry that sent the Street into hysterics and smashed poor Eastman and Task, eh? Good Lord, Opdyke, is that the sort of philosophy that governs the market?" I asked.

"Yes—the market for Bubbles. Come, let's go to bed. I'm awfully sleepy, and we've got to get a move on very early in the morning," replied Opdyke, yawning and stretching himself.

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STRAIGHT TALK

By EVERYBODY'S READERS

If at any time there are any statements in EVERYBODY'S MAGAZINE which you believe to be incorrect, or any views expressed to which you take exception, or any subject discussed upon which you can throw additional light, write to us. We shall not be able to publish all the letters. Do not write at too great length. We may use excerpts from your letter and sign your name unless otherwise instructed. For every letter which we are able to publish we will present the writer, as evidence of our appreciation and in no sense as compensation, with a year's subscription to EVERYBODY'S MAGAZINE, to be sent to the writer of the letter, or anyone selected by the writer.—THE EDITOR.

HEADS UP!

THE "bicycle stoop" has become so common as hardly to attract notice. The bicycle is not entirely responsible for this. Every one who reads, studies, or copies from books or papers that lie in a horizontal position, on desk or table—the usual way—is ruining at once both form and eyesight. The schools, colleges, railroad and other offices are full of workers, stooping, hour after hour, over their work, who forget to assume an erect position when riding or walking to lunch or to their homes. A large proportion of these same persons are doomed to the inconvenience of glasses. There is a connection between the stooping habit and glasses. One who sits erect over his horizontal work, sees everything in an oblique direction, and nothing clearly. If he stoops over his book or paper, pain comes to tired eyes. Simple and obvious is the remedy. Books and papers, as far as possible, should be raised at an angle of forty-five degrees *before* the eyes, not *under* them. Those who have acquired the stoop can, with some patience and attention, gain an erect position in sitting, walking, or riding, by bringing the *chin close to the neck*, or the neck against the back of the collar. The remedy is perfect and worth trying.

Burlington, Vt. J. D. B., M.A.

NO WIFE TO BOTHER HIS LIFE

If there is delight in love, 'tis when I see
That heart which others bleed for, bleed for me.

I AM a gay and festive bachelor, fair, fat, and some say generous; a good looker, a high hooker, and a peacock in harness. I have traveled extensively; hit the pipe in Frisco; studied the classics at Yale and physics at Heidelberg; toyed with the tiger at Dick Canfield's; fed the pigeons at St. Mark's, Venice, exchanged smiles with Carrie Nation at the Franklin House; taken the rest-cure at Monte Carlo; heard the Rev. Nehemiah Boynton; razzle-dazzled the winsome grisettes in gay Paree; and shot craps with Bath-house John at the Holy Well.

By reason of my experience I believe that I am licensed to point out the ease and contentment of bachelor life in contradistinction to married life as portrayed in the article entitled "The Autobiography of a Married Man," published in your February number.

Now, Mr. Editor, with your kind permission I will spread my pinions, and from the blissful realms of single blessedness I will gracefully descend to married woe or misery in double harness.

It is a matter of common knowledge that fully seventy per cent. of the marriageable women carry in their clothes the germs of misery and disappointment, alimony and the divorce court.

Bachelors—bless their great big hearts!—are the salt of the earth—God's chosen few. Indeed, they wear the purple of contentment and the diadem of good-fellowship; they are to this marriage-ridden world what color and perfume are to the floral kingdom; they are generally rosy, fat and juicy, well groomed, romantic and sympathetic, seldom poor, always clever and instructing, a delight to the eye and a tonic to the mind.

Women admire, fête, and yearn for their smiles and the music of their voices. Ambitious mothers are ever on the alert to cultivate their acquaintance for the sake of their budding, blushing daughters; no evening function is complete without the gay and festive bachelor; his presence and bearing give color and tone, wit and humor to the occasion. Verily, the life of the average bachelor is a grand sweet song.

No bawling babes; no butcher, baker, nor anthracite bills to mar the pleasant dreams of his sweet slumber; no nagging wife nor ireful mother-in-law to haunt his waking dreams; no grasping landlord nor impudent collector to cause him to grow short-sighted and cut corners.

The misguided youth in placing the galling matrimonial yoke on his tender neck signs the death-warrant of ease and contentment, and society does the rest by striking his name from the list of social lions. He bids farewell to mirth and song, and in their place family cares and responsibilities come to jar his finer feelings. No more will he invite the muses, delve in the mines of science, nor hold sweet communion with intellectual giants by absorbing the pages of literature. The fault-finding wife and the keen struggle for existence will no longer permit him to ease the body with restful pleasures, nor enrich the mind by reading, save his daily paper; wherefore, he is compelled by the force of circumstance to stand still or go backward.

The bachelor, having no wife to bother his life, has the time and opportunity for study, travel, and experiment; consequently he is more progressive, better read, broader-minded, and some believe a better citizen.

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The married man grows old and gray long before his time, and is known by his untidy dress and rueful countenance. In truth and in fact he wanders about, a living, breathing object-lesson of the folly of marriage.

Many, many married men will agree with me and say Amen! On the contrary, a married man here and there, all the love-sick swains, and gabby old maids, will rise up in holy horror and cry out, "Fool, knave, selfish old bachelor, what would become of the world?"

Fear not, my carping critics! The unwise man on marriage bent will be with us until Gabriel blows his horn; until the end of time the divorce court will continue to do a land-office business. I am content, so there.

Young man, I would a word with thee! If thou seekest happiness and desirest a pleasant journey through this vale of tears, by all means avoid the two great evils, intemperance and marriage. Remain single, practise economy, and smilingly float down the river of life to the haven of eternal rest, leaving behind thee a goodly sum of money to found a home for discontented and divorced husbands.

I will now doff my hat, bow my head, and take my leave by reminding the young men of the words of the inspired Shakespeare:

> What is wedlock, but a hell,
> An age of discord and continual strife?
> Whereas the contrary bringeth forth peace,
> And is a pattern of celestial bliss.

BOSTON BACHELOR.

A TRIPLE PROTEST

WHILE I was much interested in the article entitled "The Autobiography of a Married Man," published in the February EVERYBODY'S, I disagree with the author's views on several points, and will take advantage of the Straight Talk Department to express my criticism.

Speaking of his boys, he says: "I have let them see pretty plainly that, no matter what a hero their love might make me in their opinion, I have the passions and the weaknesses and the temptations of humanity."

From the very nature of things a child should have respect for a parent which could not but be diminished on being enlightened in detail on the subject of that parent's faults. Sympathy and comprehension of a son's temptations and failures can be shown without giving particulars of one's own experience. In my opinion a son will thus be helped more than if he could say to himself, "Oh, well, my father did all these things and he is a pretty good sort of a man," etc. I think a certain amount of reticence is *necessary* to cultivate and maintain respect.

The author states farther on: "Though I have never had one disloyal thought to her [his wife] since we were married, I will admit that I have seen plenty of women whom I could have loved just as dearly."

To my mind this statement destroys the sanctity as well as the individuality of his married life. Of course, one may realize that there are many persons in the world with whom one would have had as much happiness as with the one chosen, or more. However, having made a choice, it is at least disloyal to look over one's acquaintances and say, "I could have loved this or that one as dearly as my wife." The man who says this can have little love for his wife, apart from the fact that she is his wife.

One more declaration of the author's I object to is this: "To be honest, women bore me, with their talk, their foolish laughter over nothing, their exaggerated dress, etc." If this is the only class of women with whom he has had any experience, he is surely to be pitied. He knows little of that side of society in which woman is the friend and companion of man, his equal intellectually, possessed of more than his social tact and social charm.

Boston, Mass. H. M. D.

THE ZERO BATH

IN January "Straight Talk" I notice an article, "The Zero Bath." Much has been said and written upon this subject.

Every athlete is well acquainted with the cold plunge and rub. Some physicians tell us it is entirely wrong to take a cold shower after coming from any kind of violent exercise, especially when warm. I shall be within limits when I say that ninety-nine per cent. of the showers taken are taken while the person is in this condition, *i.e.*, perspiring; but for the most beneficial results from this "cold plunge" or shower it should be taken immediately upon rising in the morning. The Indians of northern Washington plunge into the surf, then rub themselves briskly with the sand from the beach, which in turn is removed with another plunge in the surf, after which they wrap themselves in blankets and sit around their houses until sunrise.

Although the water in northern Washington is never at zero, still, at thirty degrees to thirty-five degrees above, it is cold enough to give the desired result of immunity from colds, etc. The athlete would do far better if he took a hot shower and brisk rub before the cold shower; in this way he would be able to keep his joints and muscles from getting sore, and in changing the water from hot to cold in a gradual manner would get the best results possible. C. W. C.

Alameda, Cal.

WELCOME THE WORKING MAN

I NOTE in EVERYBODY'S for January that "W. H. C." has somewhat to say of the reason so few working men attend church. He says it is because of their unbelief, and that "working men laugh at the 'Story of the Cross.'"

I take issue with "W. H. C." on this proposition. There is unbelief on the part of many working men, but this is to be found among all classes, and is not a quality peculiar to the working class, as your correspondent would seem to assert.

My own observation and experience lead me to the conclusion that working people, as a class, do not attend church simply because they feel out of place there. While theoretically all men stand on the same plane, religiously speaking, and so far as the application of gospel principles is concerned, yet there is a marked difference in the treatment accorded them and the courtesy shown them in our churches.

The working people recognize that the churches, for the most part, have degenerated into mere social

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clubs where people rank according to their means and influence. To speak in plain English, the reason so few working people are regular churchgoers is that they feel they are not welcome there. I am not a Roman Catholic, but I venture the assertion, without fear of successful contradiction, that the Roman Catholic Church is the only Church in the land into which a poor, ragged, friendless man may go and feel that he is welcome. So far as outward appearances go, all are on the same plane in this Church, whether prince or pauper. This is one reason why this great Church has such a hold on the masses of the people, for it has always stood for the people against their oppressors.

"W. H. C." scouts the idea that the preachers are to blame for the matter he tries to explain, but a great deal of the trouble lies with them. Did Spurgeon, John Wesley, Phillips Brooks, Moody, and a host of others, ever lack for a large share of the working men in their audiences? Put a minister in the pulpit who loves his fellow men and is in sympathy with them, one who will appeal to the souls and not alone to the intellects of his audience. The secret of the whole matter lies in an exhibition of Christian love on the part of both preacher and church-members, and when the working man is made to feel that he is receiving even a fair share of this at the hands of the church-people, his presence at places of worship will be more in evidence. H. L. S.

Beaufort, N. C.

THE LABORER'S SABBATH

I HAVE been much interested in the discussion in EVERYBODY'S and other magazines of the causes of the non-attendance of the working man at church. As one who has heard the opinions of a number of working men during the past few years, I must condemn neither the preacher alone nor the working man's unbelief, but the church-member and the preacher as the cause of unbelief as well as non-attendance.

Although they admit that the Church does a great deal of good, yet there is something radically wrong, they say, with a Church that tolerates so much hypocrisy, and many out of the Church live just as good lives as those in it.

The attitude of many church-members toward the working man is very different from what Christ taught when He said that he who would be greatest must be servant of all. A man is not going to attend a church where there is either no place for him at all, or he is given a back seat and made to feel that labor is a disgrace, instead of noble and holy.

Further, our church rules and social standards are in a state of confusion, full of contradictions and weakness.

The great mass of working men are honest and have good purposes, but piety does not remove the demand for recreation, pictures, and song. They will and ought to have these. We know what Jesus said to the Pharisees who were shocked at His doing good on the Sabbath day. His example is still before us. Cramped muscles and repressed faculties cry out for something different from the bench and anvil. If our ministers and deacons would just leave their fine churches a few Sundays and move around among the working men and the rude boys whose homes are without attractions, they would often gain a new notion of the best way to spend Sunday. And instead of its being a curse to the multitudes, because the occasion of so much debauchery, which must go with idleness, and because of their revolt against an institution which presents many inconsistencies, as well as good principles, it would be made a day so joyous, so calm, so full of beauty in song, picture, and story, that the weary millions who have known its pleasures would bless the Giver for its ever welcome hours. B. B.

The Dalles, Ore.

SICK OF INSINCERITY

JUST a word or two of straight talk *in re* "The Church that Telescoped" (October issue) and "Why Working Men do not Go to Church" (January issue). I submit to John C. Chalmers that preachers are not alone responsible for the notorious indifference of working men to church work; also to W. H. C. I submit that working men who discard the church do not as a rule "laugh at the story of the Cross." In a fairly extensive experience I have found that working men as a rule have a great respect for the tragedy of the Cross, but they have no respect for insincerity, and why should they respect and support it? The Church is a composite of both pulpit and pew; I believe it is true to say that neither pulpit nor pew knows what the truth is that will set men free, and that of course is good enough reason for not preaching it. Righteousness is the burden of the cry of the workers who have discarded an organization that does not supply the demand. The great body of workers have "hungered and thirsted for righteousness"; crying for bread, they have been given that which, if not a stone, is as well calculated to nourish a healthy soul as sawdust might be expected to nourish the physical organism. The truth as an exposition of righteousness, what it is, and how to practise it in the controlling affairs of the every-day real life: that is something that neither pulpit nor pew has given to the world of workers in response to the soul's demand, and the preacher is not alone responsible. I know that absence from church does not express indifference to Christian truth and righteousness, and I also know that many who still associate with the orthodox organization are sick of its insincerities while still attached to long-established social formalities. A very intelligent and virile exposition of truth and righteousness is coming to-day as it has many times come before now in human history from unexpected quarters, and the workers will prick up their ears as they listen to its preachers. Never was the Church presented with such magnificent opportunities, and never has the Church been more conspicuously unequal to the requirements of the situation. Workers of all grades, mental and muscular, employer and employed, are as a body sick of insincerity; they hunger and thirst for righteousness, they demand the truth that shall set them really and truly free. Where is it? H. B. A.

London, Ont.

SELECT YOUR CLIMATE

IN all the "Straight Talks" on consumption I notice that not enough stress is placed on tent life, which we in Colorado consider absolutely essential to recovery from that disease.

I have known of many a noble character who came to this State in the first stage of the disease having been advised that all that was necessary was to "go to Colorado and you will get well." Coming as they did with this advice, they sought a rooming house, or

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perchance a cottage in some town in the suburbs of one of the cities. They found no improvement, and casting about for the reason, concluded that some other locality would be better, and after a stay of two or three months, having grown worse, changed to another town, and so on until they died.

Again, I have seen them brought here on beds, not expected to live a month; but, clinging to one last hope, they came to try. Those, as a rule, who took up house-tent life in a locality suitable for their recovery, got well.

There are as many different climates in Colorado as there are in the United States; not due to sudden changes, but to location. A little valley protected by mountains on two or three sides may have a most delightful climate throughout the year, while three miles from there one may be in the midst of blizzards and severe storms six months of the year.

Select your locality and build a house tent; make it substantial and comfortable so you can enjoy practically outdoor life winter and summer, or go to one of the house-tent sanitariums where you can rent a house tent furnished for housekeeping at a small rental. In the house tent the consumptive has a show for his life; in the steam-heated flat he has none.

Pueblo, Colo. W. P. G., M.D.

FRATERNAL ORDERS—ATTENTION!

A CERTAIN fraternal insurance society owns a large tract of land in the South, where members who are ill are sent to recuperate. Those who are able work a few hours a day on the farm, and those who are unable are cared for at the expense of the order.

I hope, if you have space to print my letter, it may come under the eyes of influential men of other insurance and secret orders. If our big insurance companies would cooperate with their sick policyholders in the same way, they could soon save the expense of equipping such a farm in the lowered death-rate—besides the humanity of saving the lives of many dear ones to their families. Such a vast, such an incalculable amount of good could be done toward stamping out our dread companion, consumption, by a united and concerted effort on the part of insurance companies! They would be benefited in a pecuniary way by lowering the death-rate, and they have access to unlimited funds for equipping a suitable place to carry on this good work. Then such orders as the Masons, the Knights of Pythias, and others, could well afford to buy up a tract of land somewhere for the care of their consumptive brothers.

This would strike at the heart of the disease in our country much more quickly and forcefully than individual enterprise and philanthropy. It would reach every district and class.

There are vast tracts of arid government land in New Mexico and Arizona that can be bought for a dollar and a quarter an acre. Much of this land is inaccessible to water for irrigation, but there is one tract of several thousand acres which could be put under irrigation at comparatively little expense. It is in Arizona, in the finest climate in the world for lung troubles, where it is mild enough to live in a tent and look out upon green things growing the year round. A mining expert who has surveyed this whole region says a river flows under the surface in some places not more than five feet down. By putting in pumping machinery and ditches one would be prepared to invite a company of invalids to pitch their tents and help all they could to get the first crops in. Such camps would be self-supporting by the second year if alfalfa were the staple crop, so those back of the enterprise would only be out a few thousand dollars for the first cost.

Hoping you will judge my suggestion as worthy of publication, where it may reach in his home in his hour of kindly interest and sympathy some man of power and influence, I am, L. R. C.

Pontiac, Ill.

FATAL FRIENDSHIP

I HAVE been reading with interest the articles which appeared in the December number of EVERYBODY'S relative to tuberculosis, and would like to tell your readers of a circumstance that occurred in this little place several years ago, in support of the theory that the disease is contagious.

Miss M——, a milliner, apprenticed two other young ladies to assist her in trimming and dress-making, all being confined, during business hours, to one small work-room. Miss M—— herself was suffering from what the doctor told her was a chronic bronchitis, for which he had treated her during the entire time the two young ladies were serving their apprenticeships, which was for something like a year. At the end of this time she was obliged to give up the business and went home, where she died shortly after of tuberculosis. From this time on, the two apprentices were separated, except occasionally when they were thrown together for a few minutes at a time. In 1894 the elder of them died with tuberculosis as the cause, as was proven by microscopic examination of the sputum, and in the spring of 1897 the other died of the same disease.

Neither of these two ladies had ever been in contact with the disease except as above stated, nor is there anything to show that any of their ancestors had ever had it. As a further proof of its transmissibility may be mentioned the fact that the father of one of the ladies died in 1901 of tuberculosis, contracted, as is supposed, through decayed teeth.

Diligent search will reveal the bacillus in every tubercle. I have seen tubercles where it seemed there were no bacilli, but perseverance would invariably bring them to light. As the tubercle is the effect of the bacillus, the cause must be present.

Gilmore City, Io. F. W. M.

PHYSICAL CULTURE IN THE HOME

THE "Home Missionary" story in the November number of EVERYBODY'S should be a message to parents generally.

This story emphasizes most emphatically the need of physical culture in the home; the need of teaching children that the development of their bodies is a necessary adjunct to the development of their mental faculties.

Children should be taught to respect their bodies as something sacred, as God's gifts to be developed to the highest state of perfection, thereby rendering themselves less susceptible to the temptations that beset them in the walks of life. It is a deplorable fact that parents of to-day are neglecting this, their initial duty to their children—to teach them the true meaning of life—manhood, womanhood—and are

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allowing them in early childhood to acquire habits that in after years stamp their marks on the children's faces.

Why are parents shirking their duty?

Why are they not teaching their children to live as God intended they should?

How can they expect that their children will honor them, when they are withholding from them the truths so essential to their physical and mental development, allowing them to acquire habits which it were better they had never been born than to be accursed with, and which could never be contracted except through parental neglect!

It is a great responsibility—this thing of bringing up children. It is a great responsibility, but one sadly neglected.

Look at the boy with the cigarette and a score or more of other habits; at the young girl on the streets after dark!

Think you these things could be, did parents do their duty?

No!

As a result of parental neglect, our boys and girls are dragging out a miserable existence, deluding themselves with the idea that they are "living," when in truth they are merely a disgusting spectacle to true men and women, and a disgrace to their parents and themselves. These boys and girls were never taught that their bodies are sacred in the eyes of their Maker. They were never taught to glorify God in their bodies, and so we can not blame them, but we can blame—the parents; and they will, on the day of judgment, be called upon to answer for their crime of neglect for not having taught their offspring what they had a right to know, for withholding from them the secrets of life because of some prudish fool idea—because they were ashamed of their bodies. Think of it! ashamed of their God's gifts, ashamed to tell their children truths which are rightly theirs to know; thereby leaving them to acquire false impressions, resulting in abused and misspent lives.

The time has come when parents must lay aside this prudishness, and teach their children physical culture if they would see them become true men and women. There is no higher religion than purity, and there can be no purity of mind where the physical man is indulged without regard to the higher laws of morality. M. E.

St. Peter, Minn.

HOW TO PREVENT CATARRH

Since before you bought EVERYBODY'S MAGAZINE from Wanamaker's I have regularly bought it, considering it one of the *cleanest* magazines published.

I have noticed the discussion in "Straight Talk" about consumption and have become interested in it. Catarrh in the nose has been bothering me for some time, and I believe many people as well as myself would be interested in learning the relation of this disease to consumption.

Yours respectfully,

Toronto, Ont. W. R. C.

Germs have no power of motion. If they strike a moist surface they can't get off it. The secretions of the nose and throat catch them, and when these secretions are expelled the germs go with them. If there is dry catarrh, the chances of the germs getting down into the lungs are greatly increased. The air in most houses is too dry. A little running or vigorous exercise with the mouth closed will soon start the secretions going, and if this is made a daily exercise, catarrh will soon disappear, if the nose is washed out with blood-warm water salted to the "normal saline solution," as often as the face is washed. Don't snuff it up into the nostrils. Drink it through the nostrils from a nose-cup. EUGENE WOOD.

BATHING vs. CLIMATE

Is bathing good for us? Well, I guess yes, that is, if it is taken as Mr. Wood suggests—ice cold. I have found this out from personal experience.

I came to this Southern, sunny (?) land from a cold, crisp climate. I had always practised the "Tub Night" system, and continued the practice after I came to New Orleans; when I had been here for eight years my vitality had gotten so low that I wasted away to ninety pounds; everybody, even doctors, said that I had consumption, but I came to the conclusion that it was malaria, so went back North. Six months there put me on my feet again, but I returned to New Orleans—circumstances compel me to live here—only to find that the same wasting process began again.

When my avoirdupois had dropped to one hundred and twenty pounds my path happened to cross that of one of those "cold-bath-every-morning" gentlemen of whom Mr. Wood writes, and I decided to have a try at the same game. My work compels me to leave home about 5 A. M., so I couldn't see my way clear to a morning dip, but I joined an athletic association located near my place of business, and every day, winter or summer, after my day's work is done, I take a plunge in the swimming-tank, where the water is kept at a temperature of sixty degrees. It was an awful ordeal at first, but I persevered, and soon had the satisfaction of seeing both my vitality and weight going up, and now I feel convinced that if it were not for my daily bath, I couldn't live in this climate.

In regard to climate, I think Mr. John J. Cannon, in the November issue, on that subject, is right—it is not a matter of the climate so much as it is how to use the climate, or rather how to take advantage of the climate. We certainly need a few papers on that subject by good authorities.

I knew three doctors who went from Mobile, Ala., to Colorado with consumption; two of them came back eight months later corpses; the other is still there enjoying a healthy life, due, so he claims, to outdoor exercise; the other two men lay in their hammocks smoking, reading, and waiting for the climate to cure them, while he *cured himself* by the *aid* of the climate. I might also quote my father's experience. He was in such an advanced stage of consumption that the doctor ordered medicine only to ease his last days. He threw this medicine out of the window and asked to be taken to his uncle's farm, a distance of thirty miles from the city in which he lived. Every day he was taken out to the field where his uncle was ploughing. At first he was able to walk only ten feet or so, and then rest, taking deep breaths of the pure country air; each day he would endeavor to walk farther, until he was able to follow the plough the whole length of the field, and, after four months, to handle the plough by himself. Forty-four years later he died from pneumonia; he was cured thirty miles from the spot at which he was given up to die. So much for *climate*.

New Orleans, La. A. H. W.

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LITTLE STORIES OF REAL LIFE

A Grand Wedding

By Grace McElroy Iurs

THE annals of Lancaster Alley held record of no event half so exciting as this promised to be. Weddings were not unknown, but they had usually given rise to interest only in the moment of their actual happening; to excitement not at all. When it became known, therefore, that Ollie Winter entertained ideas differing from all precedent and intended to carry them out to the letter in the character and accessories of her final promise to Jim Price, attention concentrated itself on the event, until the projector and central figure of the drama found herself the center of an observation so close and unvarying that it irritated even while subtly flattering her.

"You'd think nobody ever got married decent before," she complained to her friend and landlady two days before the great day; "I suppose the whole street'll want to crowd in on the night."

"You can just count on it," was the reply; "Annie Morrow has asked off the shop for the evening; she was in a while ago inquirin' if you'd got your dress home yet."

"I picked it to-day," said Ollie eagerly; "I went to that new costumer below the Star Theater, and oh, you just ought to see the grand things he's got."

"Why didn't you hire it right off and bring it home if it suited you?"

The bride-to-be hesitated a moment.

"It's to be sent to-morrow," she said at last, "but I don't believe I'll just hire it, Etta; I—I'm thinkin' of buyin' it."

Mrs. Martin dropped her dishcloth to stare at her lodger in sheer amaze.

"Well, Ollie Winter! You are enterprisin' for sure; how much will it cost?"

"It's the grandest thing you ever saw, Etta," said Ollie, ignoring the practical question; "white satin with a lace ruffle in under the trail, and spangles down the front."

"How much?" repeated Mrs. Martin.

"He's willin' to let me have it for fifty dollars," replied Ollie, adding quickly, "He says it's worth a good hundred—he gets two dollars a night rentin' it out, but he's lettin' me have it cheap because it has a trail; hardly anybody wants a trail for a ball, you know, but that's what makes it the very thing for a wedding-dress."

"Well, of course, you know your own business best, Ollie," said Mrs. Martin, striving to keep her voice balanced between the disapproval she felt and the sympathy which she knew Ollie expected, "but Jim Price ain't a millionaire, an' you'll be sorry many a time you ain't got that little forty-eight right in your pocket, 'stead of in an old white dress that's no good to you."

Ollie stood silent a moment, ruffling the wing which was the sole ornament of her shabby little hat. Then she lifted her eyes to her friend's face.

"I don't think I'll be sorry, Etta," she said slowly, "leastways, if I am, it won't be often enough to count against the times I'll be glad. I suppose I do seem a fool—you ain't the only one that's said so—to make so much fuss, but I've thought about my weddin'-day ever since I was a little girl, an' it seems as if I just can't give up havin' things nice. You know what it's like in an asylum. Then when I was give out, it wasn't to somebody like took most of the other children, but to that old maid that just wanted a child to work for her, an' she put me in the silk-mill before I was twelve years old. That was when I first began to think about gettin' married, an' I used to lay awake at night plannin' how I'd get my dress made, an' have white roses, an' a carriage, an' walk up the aisle of the church like a queen. Every novel I ever read had a weddin' in it, an' I got something for mine out of every last one of 'em. Of course, I

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ain't marryin' no prince, or dook, like I thought then I would, but Jim's all right. He gets good wages now, an' he'll have his own saloon before he's many years older; he's steady, an' that's everything in a bartender. He talks some of goin' in for politics, an' you never know where that might land you; maybe I'll be in the White House before I die."

"Well, when you get that far you'll be able to buy all the dresses you want new; you won't need this one," said Mrs. Martin dryly, unable to suppress a slight sniff at the climax of the quickly limned picture.

But her companion failed to notice it. Her eyes, focused on the dark past, now receding before the growing brightness of the future, kept their far-away expression.

"'Tain't for that I want to keep it," she said; "it's to look at afterward. One of the girls I read about once—she was just a plain miller's daughter, but she married a count—had a wedding-dress of white satin, with a trail like this; she put it away in a box, with lavender, it said, but I'm goin' to have blue in mine—an' she used to go in an' look at it sometimes, an' her tears would drop down on it when she discovered the count's cruelty."

"For the land's sakes, Ollie Winter! are you crazy?" demanded Mrs. Martin, stopping short in her work. "Do you think Jim's going to beat you?"

"He'd never do it the second time," Ollie flashed out of her dream, then she laughed quickly at the idea; "no fear—he thinks too much of me. But I wasn't thinkin' of droppin' any tears on my dress," she went on, reverting irresistibly to her dream, which had gained fascinating tangibility in this first clothing of it in words to a listening, even if not wholly sympathetic ear. "I was just thinkin' of bendin' over it afterward an' livin' through the whole weddin' every time I see it."

"ARE YOU CRAZY?"

"You've a queer streak in you, sure," commented Mrs. Martin, "but as I said before, you know your own business best. How are you goin' to pay for it?" she demanded.

Ollie started, recalled suddenly from a reverie which had held tender sequel to her girlhood's dream.

"I'm to pay thirty down," she said, somewhat reluctantly. "I've got that much saved—I've give' up getting anything else—an' two dollars a week after, till it's paid for."

"It's uphill work payin' for a dead horse," quoted Mrs. Martin sententiously.

Interest in the wedding-dress took a sudden spurt next day when it became known that the gown was to be a *bona-fide* possession and not a mere hired accessory, and when Ollie arrived home that night, reaching Mrs. Martin's door simultaneously with the long box which had been eagerly awaited all day, she found a group of curious spectators already assembled.

She spread the shining lengths over her bed and then stood back, feeling that some new presence had transformed the dingy little room.

Her visitors held their several breaths as they noted the sheen and measured the length of the train—by eye alone, for no one was permitted to venture a touch.

She set the box close beside her bed that night, carrying impression of its whiteness into her slumbers and waking to its promise next morning, as the first beacon of her new life. She was contemplating it dreamily, imagining already the thrill of silken swish about her feet, when a banging door and a clamor of voices aroused her drowsy senses to a consciousness of something untoward.

"The hind wheel went right over his chest," she heard one voice say; "he fell straight down from the railin' in front of the horses an' of course the man couldn't stop. He was dead when they got him home."

Something seemed to stop the progress of life for Ollie, though she sprang from her bed and stood trembling in the middle of the floor.

"His mother's most crazy," the voice went on excitedly, its import starting the world again with a rush which made the listener reel. It was not Jim, then—he had no mother; somebody else—dreadfully sad—terrible, even—but it could not really affect her—on her wedding-day!

Mrs. Martin's face bore traces, when Ollie went downstairs, of the excitement whose echo had penetrated to the girl's chamber.

"Timmy Cavanagh's killed," she announced; "fell off the steps leadin' up the bluff and got run over by a wagon two hours ago."

"I've just been over," Mrs. Martin con-

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tinued; "he ain't laid out yet, an' Mis' Cavanagh's goin' on in a terrible way. She never paid yet for Mr. Cavanagh's funeral an' she can't get trust for a coffin or nuthin'. She ain't got a cent an' she's 'most crazy."

"But the city'll bury him," said Ollie; "why don't she apply?"

"That's just the trouble. She says her sister's boy was buried by the city an' they sent an old brown coffin, narrow at the bottom, not square-cornered like the caskets that's in style now, an' they took it to the cemetery in a wagon. She swears if they put her Timmy away like that, it'll haunt her all her life, an' nobody can do a thing with her."

THE WEDDING-DRESS.

"Why don't she borrow the money?" asked Ollie then.

"Easier said than done," was the answer. "People ain't ready handing out money these days; the casket alone would cost fifteen or twenty dollars, and every carriage five."

Ollie finished her breakfast in silence and went upstairs. She had set the precious box on her bed before going down, and its square, white outline, defined against the light, brought Mrs. Martin's description of the city's coffins, "brown, and narrow at the bottom," to her mind. Ollie knew the kind. She had seen more than one of them go out of the asylum during her sojourn there.

"It's too bad nobody has some money to give her," she said to herself, then stopped suddenly and leaned dizzily against the wall. "I can't do it—why no, of course I can't. I hardly know her. I was never even inside her house.

"It don't matter how a body's buried," she cried aloud desperately, her fingers lacing themselves before her as thought took keener shape; "it's all the same in a year, just bones an' dust!"

Ah, but the ghosts—the piteous little ghosts huddled into cheap brown coffins and rattled away in wagons—what rows of them might stalk through a mother's memory!

"He was such an ugly young one," moaned Ollie, "nobody could think him pretty"—and then a fragment of that reverie, which had followed on her recital of her wedding fancy, lending tenderness to her lips yesterday, flashed itself again before her view. Afar off, but distinctly, as distant music whispers inspiring promise, she felt the throb of maternity.

With trembling hands she opened the bosom of her dress and took forth a little bag filled with money—thirty dollars there were—all in crumpled rolls of ones and twos, as she had saved them. Then she closed the white box, turning her eyes away, and touched it carefully that the sheeny softness might not make new appeal to her senses.

The afternoon was waning when she stood before her mirror putting the finishing touches to her wedding-toilet. She wore the poor best of a scant wardrobe which had been kept from recent replenishing by the demands of her dream festival, and the shabby hat with the wing. There was no one to look on at her dressing, the threatened influx of spectators having been drawn aside by the Cavanagh tragedy—the more so as Mrs. Martin had not thought it necessary to keep secret the source of the gift which had dried Mrs. Cavanagh's tears, and Lancaster Alley knew that the grandeur of the long-anticipated wedding had been changed into that of the sudden funeral.

Ollie was turning away from her bureau when her friend burst in upon her.

"Why — you're dressed a'ready!" she cried in surprise. "I was just comin' over to help you. I been at Cavanagh's all afternoon. Timmy's laid out now, an' he looks just lovely; you'd never know but what he was sleepin'. Mis' Cavanagh's near wild, she's that glad over it bein' so nice. She can't say enough good about you and she wants you to stop in on your way. She sent you this."

"YOU'RE THE BEST WOMAN LIVIN'."

Ollie shrank back.

"I don't want anything," she said, her voice breaking; "I been sitting here hating her all afternoon. I feel just as if she'd robbed me."

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"Why, Ollie Winter, you ought to be ashamed to talk like that," cried Mrs. Martin indignantly; "poor thing! she's got enough on her! She didn't even ask you for the money."

"I know she didn't," said Ollie drearily, "but she was just there needin' it, like somethin' that's been in front of me all my life to snatch the thing I wanted when I was gettin' it."

"I don't think you'd feel that ways if you was to see her—an' him," said Mrs. Martin at last; "you'll have lots of chances to dress up nice, but she won't ever bury Timmy again."

She laid a little packet on the bureau, and Ollie opened it mechanically, disclosing a metal mug, rubbed until it shone.

Ollie looked at it silently. It was not new; dents and scratches told of frequent use by the little hands, now folded so still, and again that throbbing prescience of her own womanhood's fulfilment stirred her.

She laid the mug gently back on the bureau and the dull unhappiness which had settled over her face in the morning lifted a little.

"I guess I will run over to Mrs. Cavanagh's a minute," she said; "you just tell Jim to wait, if he comes while I'm gone."

Jim was already at the door. He walked with her to the Cavanagh house, listening by the way to her spasmodic explanations about the change in the wedding arrangements, but failing to take in their import until they entered the room where the dead child lay. Then the burst of tears from Mrs. Cavanagh, and the regard of the others standing about, enlightened him suddenly. He stood back silently while the incoherent blessings were poured forth, but his heart was full, and Ollie, catching his eyes, felt the last icy particle of her regret melt before their look.

"You'll know some day—when you hold a child of your own," Mrs. Cavanagh was sobbing; "you'll feel then what you've done for me this day—an' well do I know what it cost you; I was a bride once mesilf—I know how you felt."

Ollie patted the weeping woman's shoulder while backing toward the door; she could not speak. Then catching sight of the roses which Jim had brought to give the finishing touch to her wedding splendor, she divided the bunch.

"Put them around him," she whispered, thrusting the greater share into Mrs. Cavanagh's hands, and seizing Jim's arm she hurried away.

He did not speak, but when they reached the shadow of the corner he stopped and drew her into his arms.

"I ain't much for talk, my girl, an' I ain't much for complimentin', you know that, but I just want to say now that you're the best woman livin' on God's green earth to-day, an' you couldn't be better—no, nor handsomer, if you was trailin' cloth of gold behind you, an' wearin' a diamond crown on your head."

Their One Accord

By Albert Lathrop Lawrence

"HE kisses them right on the mouth too!" declared Mrs. Winton with an earnestness marked now by anger and resentment—"the very place of all the world to give contagion!"

"I wanted to shake him yesterday!" cried Mrs. Lee. "I tried my best to keep dear little Mamie out of sight——"

"But you can't," lamented Mrs. Hillman in despair. "He'll ask for the children, and find his way to the nursery as certainly as a bee to its hive!"

"Little Allie always makes such a face! I should think he would see she dislikes him," contributed Mrs. Winton.

"I came within one of telling him he *should not* kiss Bertie! But a body can't be rude," began Mrs. Hillman——

"Not if it will save the life of your child?" interjected Mrs. Lee, wide-eyed and breathless.

"And it is coming to just that!" affirmed Mrs. Winton with increased feeling.

"It's a pity he hasn't children of his own!"

"Perhaps he's kissed them to death!" offered Mrs. Hillman, with an air of believing almost anything of him.

"No; they've never had any. Mrs. Apostleman, with a little sigh, told me so."

"They ought to adopt a child," declared the other two mothers in one indignant breath.

"I've urged them to," said Mrs. Lee, who was a director of a Foundlings' Home, "but he always says: 'No, if the Lord meant us to care for children, He would have blessed us with some of our own.'"

"Well, I don't know about that—" began Mrs. Hillman with one of her heretical speeches, when Mrs. Winton interrupted:

"If a baby was left on his doorstep, I sup-

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pose he'd think the Lord sent it, just the same!"

"Oh, can't we do it?" cried Mrs. Hillman, aflame with sudden inspiration.

"Just the thing!" approved Mrs. Lee, clapping her hands with enthusiasm.

"It's our only salvation!" declared all three with fervor, and then their voices dropped, as was befitting conspirators.

"What a pity we haven't a quorum, we could take some action on the question," said Mrs. Winton, frowning at the window with its marks of the rain which had kept so many of the Mothers from the meeting.

"Where could we get the baby?" urged Mrs. Hillman, her face showing but a single purpose in life.

"With two of our number on orphan boards, that ought not to be a difficult task," said Mrs. Winton, with a glance toward Mrs. Lee, and with Mrs. Ellerwin also in mind.

"I could get a baby all right, and no questions would be asked," Mrs. Lee responded to the look. "But who would leave the child on the parsonage steps?

"We might draw lots," she added, after a moment's pause.

"Oh—as the Anarchists do!" began Mrs. Hillman with seeming approval. Then came her cold water:

"And if the lot fell to me, I could get the child at Mrs. Ellerwin's Hospital or at Mrs. Lee's Home, and not a soul would know of the matter!"—with fine scorn for Mrs. Lee's planning.

"But if the lot fell to either Mrs. Ellerwin or to Mrs. Lee," argued Mrs. Winton. "Either could get a baby, and no questions would be asked——"

"The question is: 'Do we want it done?'" interjected Mrs. Hillman, chairman of their band, forgetting the lack of a quorum. "All those in favor say 'Aye.'"

"Aye!" shrilled three treble voices, desperately in earnest.

Mrs. Winton glanced at her watch as she voted. "My goodness! It's six o'clock. That car will be in from the city in ten minutes!" A scattering followed, much as if the ladies formed pieces of an exploding shell.

"The 'Ayes' have it!" announced Mrs. Hillman in the midst of the confusion. "I knew we were of one mind. And, ladies," she called after them, "let us be thinking how we can carry it out, and report our ideas at the next meeting——"

"There isn't *one* that would *dare* do it!" retorted Mrs. Lee as a parting shot, still smarting under Mrs. Hillman's attack. But she mentally excepted herself even then. Moreover, her words fell like a challenge on the ears of her friends.

"If I could do it and not a soul know!" each one thought desperately.

And so, the departing ones shaking out their skirts, they separated before Mrs. Hillman's door, each secretly cherishing a reckless resolve.

"There isn't one that would dare do it!"

Mrs. Hillman repeated Mrs. Lee's words, keeping them before her mind for a week, like a chip on a rival's shoulder. She knew a German woman, dying in the great city, who must leave behind a six-months-old child to a none too charitable world. It would be as easy for her to get this baby as for Mrs. Ellerwin or Mrs. Lee to get one. What a triumph would be hers at the next meeting! a triumph none the less sweet because she could not openly indulge it. What a sensation it would create! And she knew how to be as surprised as the next one. "There isn't one that dare do it—eh?" The chip on the shoulder was working.

On Wednesday of the next week, Mrs. Winton visited her brother, Dr. Ames, of Edgemont, with a very definite purpose in mind. Little Allie had taken the grip. "None of us has had it!" she said, arguing the matter passionately with herself. "I've guarded her so closely! No one has seen her but—Dr. Apostleman!" Then it was that her lips settled in a line, as firmly fixed as last week's events. Once at her brother's, she was at a loss how to introduce the subject, when the doctor unwittingly solved the dilemma.

"Say, Bess," he began in his bantering manner, "don't you want to adopt a child? I've one to dispose of—good, healthy baby—sound as a dollar——"

"Well, I guess not!" she interrupted with an effort to appear indignant, meaning to preserve her secret at any cost. Her next words, with the interest she disclosed, however, were strangely at variance with this statement. "Could I have her—and never a question asked?" she demanded eagerly.

"Not a question, Bess," he returned, frankly puzzled by her behavior, "except that I should like to be assured *he*—in this case—isn't to be sacrificed to some theory you new mothers indulge in over your first babies."

"Yes, Jack, I'll take the child!" She

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breathed with the air and manner of a deadly conspirator. "But mind! never a lisp of it to any one. And I promise you as good a home for it as my own. But you must trust me, and you mustn't ask any questions!"

When Mrs. Lee next visited her Foundlings' Home the spark which had smoldered for a week was suddenly fanned into flames of unselfish determination. Why should she wait till that next meeting? "There isn't one that will dare do it!" she repeated to herself. Was little Mamie—to say nothing of a dozen other babies—to be sacrificed to the good doctor's infatuation? No—she would save them. The die was cast.

As the Rev. Dr. Apostleman and wife were approaching home, late on Wednesday, they were met by a lad carrying a basket.

"Does Dr. Apostleman live near here?" the lad inquired.

"I am Dr. Apostleman," the good man replied.

"This is for you then."

"Oh—the apples Mrs. Furroughs promised me!" he guessed, with a note of pleasure. "I'm much obliged to you, my boy!"

"Gee! you needn't be," returned the lad. "I got a dollar, an' only had to carry it from the corner!"

The boy's manner amused the doctor to the exclusion of any thought of strangeness about the fee. He hurried into the house now with the basket, followed by his wife, both thinking of the treat in store.

"*Sarah!*" he cried, starting back on lifting the cover. The tone was such as a lay brother uses when he says "Great Heavens!" and things perhaps more emphatic. "*Sarah!*" he repeated, and now there was ecstasy in his voice, for he lifted from the depths of the basket a sleeping infant that, wakened by his act, looked at him with blinking blue eyes and formed the sweetest baby smile. "The little dear!" crooned the parson, and kissed it again and again.

"Matthew! stop! You're acting the fool!" exclaimed his wife, losing her temper as he began capering about the room. "Matthew," she pleaded, following him up: "some of our people will see you. The blinds are not down! *There!*" A peal from the door-bell called forth this exclamation. "Some one has come for the child," she declared with relief, and hastened to answer the summons, knowing Maggie, their servant, was out.

The open door disclosed no one, however, and Mrs. Apostleman took a step on the porch when her foot pressed upon something soft and yielding that gave forth a strange cry. She screamed and started back; then the mother-instinct asserted itself, and she snatched a bundled infant from the floor, fearful that she had done it some harm. But a little "Coo!" of delight reassured her.

"What, Sarah, another?" exclaimed her husband with something like intoxication.

"But, Matthew, how shocking!" she moaned, approaching him with the second infant. He, however, had eyes only for the helpless mites.

"Mine's prettier than yours!" he exulted, and pranced away from her as if he feared she would rob him of his prize.

"How you behave! Matthew, if people should see us now! I must pull down the blinds. What does it all mean? It's perfectly shocking!" And thrusting the second child upon her willing husband, she ran from window to window, drawing the shades.

While she was shutting out the world, he stood with an infant in each arm, comparing them as if some choice were forced upon him. "I believe I'll keep them both," he said aloud, as she joined him.

"O Matthew! how can you be so composed? so pleased? How can you say that—" And then the door-bell rang again furiously. "Oh!" she screamed, and seized a chair for support.

"There's been a mistake! It's some one come for the babies," she guessed, brightening with a ray of hope. "Go to the door."

Apostleman glared at her, and for a time refused to give up either child.

"Matthew! you're keeping them waiting!" she declared sharply.

While they were quarreling, Maggie, who had come in in the meantime, had answered the bell, and was now hurrying to them holding something in her arms.

"O mum!" she began, bursting into the room, and then fell silent at the sight of her master and mistress, each holding an infant. "Is it a baby-party you do be giving?" she asked, as the only seeming explanation.

"O Maggie! Another?" screamed the wife, tottering into a chair. "What does it mean? Where do they come from?"

"O mum, I only knows about this one," answered Maggie, bouncing the infant she had brought in. "And that's nothing at all

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save a ring at the street-door, and the wee thing a-lying on the steps whin I gets there. Bad 'cess to them as lift it."

"But, Maggie, here are three! What does it mean? Where do—?" She was repeating her words when the bell rang a third time. "Oh, if it is another," she began, "I shall go mad!"

Perhaps it was fear of this that led her to place the child she was holding on the couch. Alarmed now for his wife, the good man followed her example with the baby he had retained, and turned to administer to the panting woman. Maggie placed her baby by the other two, and flew to the medicine-closet for smelling-salts. In the midst of the commotion the summons at the door was repeated.

"Go, Matthew! It must be the bishop!" said his wife with feeble breath. "No—no! I'm not going to faint! Take him into the parlor and entertain him till I can come. It —*It can't be another!*" she gasped. Yet she listened, fearful, till she heard the bishop's heavy voice, and steps moving down the hall.

Dr. Apostleman proceeded to entertain his superior as directed, though begrudging every moment from his "little flock," as he already thought of the waifs, and fairly envious of his wife's privilege to absent herself. But when the bishop—an utter stranger—in making conversation, remarked: "You have no children?"—the good doctor sprang to his feet, crying as he led him into his study:

"Come and see!"

"You told him, Matthew?" the wife began, blushing.

"Ah, yes," he replied absently; "we're going to keep them all"—as if this were what she meant. And then he began loading himself for a grand march. "You may carry one," he said graciously to the bishop.

Interest was intense in the parish when news of the matter got abroad, yet three mothers, horrified by their common action, scarcely dared breathe a word, though each could put her finger on two as guilty as herself. And the three being leading spirits, a certain Mothers' Meeting never met again; but still these moved in one accord, for each took her husband by the lapels of his coat and solemnly commanded—"You must see that Dr. Apostleman has his salary doubled; mind you, *doubled!*"

And they did.

Loosed

By Eleanor H. Porter

TWO days before the wedding of Elizabeth Winston and Elmer Craddock, Miss Winston's father met the prospective bridegroom in the Park. Both were on horseback, and each reined in as he saw the other.

"Ah, good-morning, my boy," cried Winston, turning about. "I've been wanting a few words with you for some time; and at the house—well, the fuss and feathers there just now are not conducive to that sort of thing; eh?"

A tender light flamed into the younger man's eyes.

"They are not," he agreed, with a smile. "But—they'll soon be over, sir."

The other did not reply. His eyes were studying the young man's face. At last he drew a deep breath and placed a heavy hand on the broad, square-cut shoulder near him.

"Egad, Craddock, I'm sure I can trust her to you—my Betty!"

"I hope so, sir," Craddock said simply.

"She's so affectionate—Betty is," Winston resumed. "So tender, so delicate, so—well, perhaps she's a little spoiled. She—she's always had her own way," he added, with an apologetic little laugh.

"And it shall be my pleasure still to give it to her," declared the lover fervently.

The older man smiled.

. . . . . .

In November, Mr. and Mrs. Craddock opened their modest little establishment on West Eighty-second Street and began life in earnest.

"And to think you've got to leave me and go to that tiresome old office!" demurred Elizabeth the first morning, her hands upraised to her husband's shoulders.

"Sure, dear; but I'm a responsible citizen now," laughed Craddock. "I'm no longer a floating atom; I'm a family man with duties to myself and the commonwealth!" he finished with mock impressiveness.

"You'll be lonesome!"

"Of course."

"You'll just long to see me!"

"Indeed I shall."

"Maybe—maybe I'll come down!"

Craddock laughed, kissed her tenderly, and ran down the steps for his car. He had for-

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gotten all about the matter when, three hours later, she hurried into his office, flushed, trembling, and angry-eyed, followed by an expostulating office-boy.

"This silly boy did not wish to let me in," began Elizabeth, "—*me*. Wanted to know my name and my business."

"Yes, but he—he was only obeying orders, you see, dear. He——"

"Orders!—not to let me in!"

"No, dear, no," he said softly. "You don't understand. It's orders for anyone—everyone; I should be tormented to death if——"

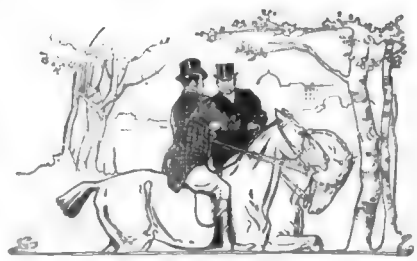
"But didn't you tell him I was coming?"

"Why, no, I—didn't."

"You forgot?"

"Well—perhaps I did."

"Oh, shame!" laughed Mrs. Craddock, shaking a playfully admonitory finger. At this moment the boy entered and handed Craddock a card. The man made an impatient gesture and threw a helpless glance at his wife.



IN THE PARK.

"It's Henderson. I had an appointment. Er—I'm sorry, but—I must see him."

"Dear me, how tiresome! Well, never mind; I'll wait."

"Yes, but you—he—I—come in here, then," said Craddock hurriedly, opening the door to an inner room.

Twice during the next fifteen nervous minutes Craddock heard the door behind him pushed on its hinges. Henderson, who had expected to exert the utmost of his tact and persuasiveness for at least a good half-hour, found himself at the end of these same fifteen minutes ready to depart with papers which represented a deal so advantageous to himself that he hardly believed it real.

"There. I thought he never would go!" cried Mrs. Craddock almost before the door had clicked behind the visitor. "Elmer, when do you go to luncheon? I'm so hungry!"

"Er—now," returned her husband, with manifest alacrity, as he reached for his hat.

An hour and a half later he was bidding good-by to his wife before the door of an uptown hotel, where they had lunched with long waits—and a yet longer bill.

That was but the first of many visits. Elizabeth insisted that her husband must be lonely; that it was her duty to look after him, to see that his luncheon was suitable, and partaken of with sufficient moderation.

Craddock's business, also, was taken into her tender care, and grave questions were asked as to his income, his expenses, and his methods of dealing with his employees. A wife ought to know, she said. Incidentally, she was able to make many suggestions in the way of improvements.

It was after some six months of married bliss that Craddock came home one night with thoughtful eyes and a preoccupied air. After dinner he said:

"I'm sorry, dear, but I must go out to-night."

"Out? Why, Elmer!"

"It's business, dear—Henderson; I'm to meet him at the club."

"Oh, is *that* it?" laughed Elizabeth. "I was afraid you really were obliged to go. Just telephone him you can't come, of course. As if I were going to give up my evening for any man that ever breathed!"

Her husband's jaw fell.

"But, dearest, I've got to go; don't you see? I said I would."

"You *said* you would, when you knew we always spent our evenings together? Why, Elmer!"

"I know, but——"

"Oh, very well, if you prefer it. Never mind. I have a headache; I'll go at once to my room." And she swept through the hall-door.

"Well, by George!" muttered Craddock under his breath. He hesitated, twice crossed the length of the room, then hurried to the telephone, there to notify Henderson that, owing to Mrs. Craddock's illness, his engagement could not be kept.

It was a very happy, loving Elizabeth that exerted every power to please during the next two hours, and so successful was she that Craddock vowed he was a brute to think of leaving her; thereafter, business would be attended to during business hours, or not at all!

Time passed, and Craddock grew strangely restless. He ran across an advertisement one day, the picture of a man bound by slender threads whose number made their strength. It came to him, then, that he was that man.

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It seemed to him, sometimes, that there was not an hour of his time nor an act of his daily life that did not strain against those cords.

There was his food: he ate, now, not the pies and hot breads which he craved, but the cereals and dry toast of his wife's ordering, and he drank a grain coffee—a thing he abhorred. Again, his clothes: the cut of his coat and the color of his tie were now according to Elizabeth's fancy.

In April Mrs. Craddock was suddenly called to the bedside of her grandmother. Craddock was actually shocked at himself as he realized that during the first week of her absence he had spent six evenings at the club and reveled in pie every day.

It was while Elizabeth was away that she chanced to meet her childhood's friend, Timothy, the old gardener.

"Well, well, Timothy," she exclaimed, "I'm glad to see you! And how does the world use you, these days?—and how's Mary?"

A queer look came over the man's face.

"Mary? Why, Miss 'Liz'beth, didn't yer know? We're parted—Mary an' I be."

"Parted! Why, Timothy, I'm ashamed of you—and Mary was such a good woman!"

"That's jest it, ma'am; she was too good—she was."

"Oh, Timothy!"

"Well, she was," reiterated the man. "She was that good she jest thought there wa'n't anyone else in the world that knew nothin'. She made me hoe my pertaters jest so, an' she always bossed my eatin' an' drinkin', an' she wouldn't let me work bareheaded."

"OH, FIE!"

Mrs. Craddock laughed.

"Oh, fie! Timothy, that was only her care of you. Mary used to think a lot of you—I know!—I remember! You should have been pleased that she loved you so well."

"That wa'n't it, ma'am, that wa'n't it," demurred Timothy, with a shake of his head. "I could 'a' stood lovin'—lots of it; but she tied me all up with them notions of hern. I couldn't do nothin', ma'am, nothin' as I wanted to. I tell yer, ma'am, I'll never furgit that first week after she went; I did ev'rythin'—ev'rythin' she hadn't let me do fur so long!"

LUNCHED WITH LONG WAITS.

Four days later Elizabeth returned home. It was earlier in the week than she had written she would come, and she decided to surprise her husband by an unexpected appearance.

An hour after her arrival she called Katie to consult with her about the dinner.

"The Boss has ordered it, ma'am," said the girl; "but maybe you'll be after making some changes. He—he ordered pie and hot rolls, for two things."

"Oh," said Mrs. Craddock, flushing. She bit her lip, then smiled sweetly. "I think perhaps I will change that, Katie; those things are not good for Mr. Craddock. We'll have the meat and vegetables as you've planned, but for dessert, rice-pudding, perhaps, and—coffee, as usual."

"Yes, ma'am—er—you mean cereal coffee, as we used to have?"

"'Used to have'?"

"Yes, ma'am; the Boss has—has had real coffee, you see, lately."

"Oh, I understand; well, the cereal will be better for night, I think," returned Mrs. Craddock hastily.

"Yes, ma'am." Katie hesitated, then she said timidly: "Mr. Craddock ordered dinner to be prompt, ma'am, as he was going out."

"G-going out?"

"Yes, ma'am; the Boss most generally goes out now—you bein' gone, so."

"Very well, Katie, that will do," returned Mrs. Craddock faintly.

Then before her eyes rose a hateful vision. It was Timothy, as he said: "I tell yer, ma'am, I'll never furgit that first week after she went; I did ev'rythin'—ev'rythin' she hadn't let me do fur so long!"

Two minutes later, flushed and trembling, she faced Katie in the kitchen.

"I've changed my mind, Katie," she said. "We'll have hot rolls, pie, and coffee, just as Mr. Craddock ordered."

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With the Procession

Happenings of the month—stories, personalities, compact epitomes of events that are making history.

A GREAT FORCE FOR GOOD

IN the last week of March the Salvation Army celebrated the twenty-fifth anniversary of its establishment. It has outlived most or much of the prejudice originally felt against it. "By their fruits ye shall know them." The success of its American farm-colonies has brought Mr. Rider Haggard to the United States to study its methods. It provides 3,000,000 beds a year for the poor. In the cities it reaches and relieves portions of the population that hardly anybody else seems to be able to deal with. It inculcates self-support, self-control, and hopefulness, physical and moral cleanness. It "gets right hold" of people and tries to lift them up. The suspicion or contempt with which it was looked upon has passed away. The work of its more than three thousand six hundred workers speaks for itself. People know it is no humbug. Its success is something that all of us without distinction of religion or irreligion ought to be glad of.

"SINFUL JOHN"

A GOOD many mayors need praying for. Perhaps some are past praying for. Mayor Weaver, of Philadelphia, has been prayed for publicly by two hundred preachers assembled in one church, by some three hundred more, each in his own church, and by one thousand women, who fasted as well as prayed. The prayer of all those who labored for his spiritual improvement was that "the shackles of the gang may be stricken from our sinful mayor," "Sinful John," as one clergyman called him, and that Philadelphia be redeemed from the machine and vice. Meanwhile, in thousands of private homes, similar petitions were going up. "Sinful John's" heart seems to be hardened. "I don't feel any different," he yelled to an interviewer; "why should I feel any different?" Well, if the makers of orisons for his benefit are right, because he needs to "feel different." A prayer-league of the W. C. T. U. has been praying and fasting every Friday. But Philadelphia is so old a sinner, if all tales be true, and the shackles of the gang have been worn patiently so long, that her conversion and that of her sinful officials is not to be expected, perhaps, without a miracle.

SOME VIEWS OF DIVORCE

WE never permit ourselves to become excited about the "fearful prevalence" of divorce. Like the "present epidemic of crime," it is an unfailing subject for newspapers, which can always furnish "new and startling statistics of divorce," and to many worthy preachers and other moralists it is a sort of "timely topic." We look about us, and see most married folks living in apparent happiness. We think of the millions of obscure and tranquil homes, and the "alarming frequency" of divorce alarms us very little. Dr. Leighton Parks, of St. Bartholomew's, New York, says that "it would seem at times as if marriage had disappeared, and that the chief human interest was divorce." Now, that is a calm and well-founded assertion, isn't it? "A woman who has been well educated" feels that she must "develop her own personality," and so she gets a divorce. Evidently, women ought not to be educated. The always judicious and philosophic Dr. Parkhurst seems to believe that George Meredith's limited-marriage policy is in force. "Women take husbands on trial, as it were, and men act in the same spirit when taking wives." Moreover, "there seems to be a deterioration in the quality of sex." For some years Dr. Parkhurst's spectacles have seen a deterioration in everything. Prof. Giddings, of Columbia University, takes what may be called the "under" side of the argument. He asserts that "the cause ['one of the causes,' he should have said] of divorce is the decency and spirit of American women."

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If this goes too far, at least it is juster than the censorious generalities of Dr. Parks and Dr. Parkhurst.

THE SIMPLON TUNNEL

THE Simplon Tunnel, bored through the Alps under the Simplon Pass between Brigue, Switzerland, and Iselle, Italy, was completed the other day after seven years of labor. The Swiss and Italian governments and the railroad which is to run trains through the tunnel, pay the fourteen millions which it cost. In 1857 Dr. Holmes advised the millenarian to order his ascension robe

> When the first locomotive's wheel
> Rolls through the Hoosac tunnel's bore.

The Hoosac is only four miles and three quarters long; the Mont Cenis is somewhat more than seven and a half; the St. Gothard, nine and a quarter; the Simplon, about twelve and a quarter. You can now go direct from Paris to Milan, avoiding the heavy grades of the St. Gothard.

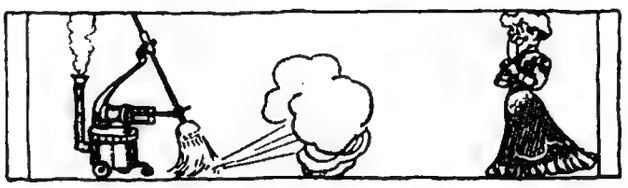
It was long thought a physical impossibility to tunnel the Simplon, and only the greatest engineering science has accomplished the task. Cold springs discharging five hundred gallons a minute were encountered, and the work on the Italian side had to be stopped. Last fall tremendous amounts of "hot water," that is, water made hot by contact with hot rock, poured into the tunnel, and work was shut off for some months. Unusually hard rock here, treacherous, shifting material there, inundation—all obstacles were overcome, and excellent care was taken of the workmen.

THE WAR IS OVER AT LAST

A GENERATION ago Senator Charles Sumner, of Massachusetts, offered a resolution directing that battle-flags of the regular army should not bear the names of engagements in which they had been carried in the Civil War. This just proposition came too early. The flames of "sectional" hostility were still hot; and partisanship did not fail to fan them. Up to 1887, twenty-two Union flags, which had been captured by the Confederates and had come into the possession of the War Department, were returned by it to Northern States; twenty-two Confederate flags, captured by Union organizations, were returned to Southern States. May 26, 1887, Mr. William C. Endicott, Secretary of War, acting upon a recommendation made by Adjutant-General Drum and approved by President Cleveland, ordered the former to notify the Governors of the various States whose flags were in the War Department's collection, that they would be returned. Then the North emitted a yell, "as all the fiends from Heaven that fell, Had pealed the banner cry of Hell." Then Gen. Lucius Fairchild, of Wisconsin, Commander of the G. A. R., spoke the famous curse:

"May God palsy the hand that wrote the order! May God palsy the brain that conceived it, and may God palsy the tongue that dictated it!"

The excitement was largely artificial and political, but Mr. Cleveland had to yield. The plan to return the flags was given up on the ground that the power to dispose of them belonged to Congress, not to the Executive. No more flags were distributed by the War Department. By joint resolution Congress has now directed that the 544 flags, Union and Confederate, stored in the War Department, be returned to the proper State authorities. In the Spanish war Confederate veterans led Union veterans. The war was over then. Congress has just found it out.



THE HOUSEWORKLESS HOME

DR. ROBERT ELLIS THOMPSON, of Philadelphia, has a vision, if we may apply such a word to the well-pondered plan of a distinguished man of science. Woman, the home-maker and mother, should not be hampered by household drudgery. Cooking is a matter of chemistry, and will be done by men. All the tedious chores of housework, washing, dish-washing, scrubbing, ironing, sweeping, house-cleaning—Oh, word of horror to the ears of man!—will be done by public corporations, syndicates, scientific cooperative housework concerns. Houses will be heated from a central plant and swept by hydraulic brooms. Meals will come from the grand central cookery or its nearest branch. Stairs will be supplanted by automatic elevators. Washing-day will disappear from the week. Even now many women send a telephone-call for window-cleaners, and have their hus-

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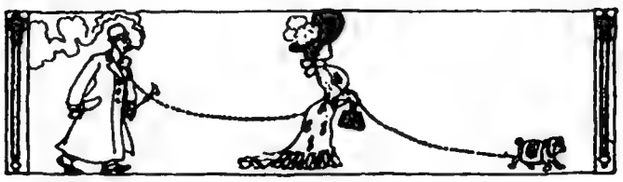
bands' "socks" darned by specialists. In the cities you can have your clocks wound and your lamps trimmed and tended by outside experts. In the Norwegian town of Bergen everybody's food comes from the town-kitchen. In Paris the workman gets his hot soup from the grand central dinner-kettle. Happy day, if ever it comes, when women have no servants and no household drudgery to earn wrinkles by! We do not understand, however, just how a woman whose husband "gets ten per" is going to have that automatic elevator. Do the city, the town, the State, pay for all these "private utilities," made "public utilities"? Rich women escape drudgery now. How are poor women to do it?



ON THE PROPER CARE OF DUKES

THE fact was disclosed in a suit against the Duke of Manchester in a Dublin court that his Duchess, formerly Miss Zimmerman of Cincinnati, has absolute control of her fortune and keeps her purse-strings tight. She does not throw away her money nor let His Grace throw it away. Debts of his incurred extravagantly she will not pay. That is the way for American girls to manage dukes, if they invest in that sort of property. Necessities and carfare; cigarettes in moderation; no more. Your Duke should be made to keep a cash account. He should report in good condition every day. If he is naughty or sulky, put him on bread and water for the day. "Much may be done with a Duke, if he is caught young."

THE MIRACULOUS SCIENCE

WHAT can not surgery do? A Philadelphian broke his back. Such a mortal hurt is not necessarily mortal now. A surgeon cut away the injured part of the spinal cord, and sewed the ends together. At this writing, the physicians say that this patient has a good chance of recovery. In Philadelphia, too, a rare operation was performed on a Michigander who had been paralyzed for two years from a bullet in his spine. He heard that a Philadelphia woman had been cured by this operation, and he insisted on having it tried on him. The bullet was removed from the spine. Three shattered vertebræ were spliced with silver wires. The paralysis decreased gradually. A complete recovery is expected.

IMMIGRATION INTO THE SOUTH

FOR a great many years the Southern States were remote from the stream of immigration. Now it is turning toward them, or they are ready to turn it toward them. The Southern railroads are trying to steer immigrants Southward. New Orleans naturally attracts many. Foreigners of many races, Italians, Germans, Danes, Poles, Hungarians, Englishmen, Scotchmen, are coming in small numbers at first, but the precursors, probably, of a cosmopolitan population. Agricultural and industrial colonies have been founded. The various Southern States set forth their advantages, as the Western States have done so successfully. Mississippi, for example, is to have an immigration bureau in Belgium. Many Westerners and Easterners are settling in the South. The next census is likely to show a surprising growth of the Southern States, great as their present prosperity is. "Go South, young man," may yet be the cry.

THE SKYSCRAPER CHURCH

THE ground on which the new Broadway Tabernacle has been built, at the corner of Broadway and Fifty-sixth Street, New York City, cost $450,000. The building has cost about $400,000 more. Space being so expensive, economy demands that the church skyscrape, just as the great office buildings do. The Broadway Tabernacle is the "up-to-date" city church. It is a ten-story structure, provided with all the latest "wrinkles" in steel construction; with a kitchen, social meeting rooms for men and women, a bank vault, a theatre. The church is not going to "run" a theatrical annex, but "Pilgrim Hall," under the main auditorium, and seating 600 persons, has a stage, curtain, footlights, dressing-rooms. The pastor, Dr. Jefferson, feels that there are worthy causes too poor to get a hearing in expensive halls. To them his theatre will be open at a nominal charge. The Sunday-school room is a central square room, two stories high. The

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thirteen class-rooms are around it, on the main and the second floors. The doors are so arranged that the whole front of each room can be thrown open into the central room, making one room of all. The women's parlors are on the next floor; on the next, the men's parlors. Much is hoped from these social and club departments. Above the men's rooms is the "administration floor." Here the pastor has his office and study; and here are the rooms of his assistants, and the reception-rooms. The eighth floor is to be the sexton's. Ultimately, the ninth and tenth floors will be used as the Tabernacle "museum." The bank vaults are for the safe-keeping of the church records, communion sets, and other valuables, and of the church-money on hand. The new Tabernacle, it will be seen, is a pretty complex institution. It begins right by being on a sound economic basis.

THE FIRE-BILL

THE great fires in Baltimore, Rochester, and Toronto made 1904 unpleasant to the fire-insurance companies. Their losses were larger by about $35,000,000 than in 1903, yet their assets and surplus increased. This increase, however, was mainly due to a rise in the market value of securities. The amount of fire-risks written in 1904 was a little more than four and a half billions of dollars, a tidy sum. Still we may say of the American, as Henry Grady said of General Sherman, that he is a good man, but a little careless about fire. Are the fire-insurance companies a little careless about expenses? Why does it cost them $9 to handle every $13 they pay out? If insurance rates are high, is it not, in large part, because fire-insurance salaries and commissions are high?

REASONING WITH HIS COMMUTERS

MR. W. F. POTTER, President of the Long Island Railroad Company, has undertaken the task of reconciling the "commuters" along his line to higher prices for commutation tickets. Instead of being testy, pig-headed, and abusive, as some railroad presidents have been in dealing with the remonstrances of commuters, he has tried to show by well-written, well-displayed advertisements what the policy and conditions of his road are, and why its fares are high. Whatever be the merit or the effect of his arguments, his method is to be commended. If, from time to time, the managers of corporations would take the public into their confidence in more or less "heart to heart talks," there would be a great deal less bad feeling—there would be a great deal more good feeling.

CURFEW AT SOUTH HADLEY

THE girl undergraduates of Mount Holyoke College, South Hadley, Mass., have to go to bed at 10 P.M. A sound custom. Naturally, the girls wanted to know upon what compulsion they must go to bed at that hour. They petitioned the Faculty for leave to sit up later. They said that "it would encourage self-control to be allowed to sit up." We should have supposed that to go to bed meekly by command of the Faculty when you do not want to, would be more productive of self-control. The Faculty said "No!" to the young ladies. Sitting up would increase gas-bills. And what to do if, of two roommates, one wants to sit up after ten and the other does not? No, decidedly no, said the Faculty. The girls are going to try again. We like their persistency, but they do not know what is good for them.

ANOTHER SHIP CANAL

SURVEYS and plans for the St. Louis-Alton Canal are now in the hands of the Secretary of War; and this great improvement to the navigation of the Mississippi and Illinois Rivers will, it is hoped, be begun soon. It will be a deep-water canal between St. Louis Harbor and the mouth of the Illinois. It will be the first section of a fourteen-foot channel, reaching along the Illinois River, from Lockport, Ill., where the Chicago Drainage Canal enters it, to the junction of the Illinois and the Mississippi. It is said, we know not how truly, that the canal will be built along the Illinois bank, so as to shun the Chain of Rocks and other permanent and dangerous obstructions to the navigation of the Mississippi near the Missouri bank. It

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is also reported that a lock and dam will be built somewhere between St. Louis and Alton. At any rate, the new work, so often planned in one form or another, will, if successfully carried out, be the most promising improvement of the Mississippi that has yet been devised. To St. Louis and many smaller river-cities, it should bring a revival of the days of prosperous river business.

THE LONESOME CLUB

"A GREAT city, a great solitude." How many thousands of lonely folk, especially girls and women, the cities hold. The country-bred boy and girl come to the city. The force of economic and social law drives them thither. The girl does not dare to make acquaintances. The boy is only too apt to make undesirable ones. Lonely nights succeed the monotonous days of labor. The tedium, the fretting, the never-ceasing longing, the repressed irrepressible demand for the society of one's kind—it would take a Balzac to describe the small miseries of too many dwellers in "hall-bedrooms" and "furnished rooms." The Social Intercourse Guild, of Chicago, aims to provide companionship for these lonely atoms. It seeks to bring together strangers who wish to become acquainted. The city is to be divided into districts. Strangers may become acquaintances, and, perhaps, friends by meeting at private houses, where card-parties, musicales, and other social diversions will be provided for them. A beneficent plan—a secular application of "I was a stranger and ye took me in."

THE NATIONAL FRATERNAL SANITARIUM FOR CONSUMPTIVES

THOUSANDS of our readers will recall with pleasure the Temple of Fraternity, the home of the fraternal societies at the World's Fair. It is proposed to remove this building to some suitable spot in New Mexico and to incorporate it in the National Fraternal Sanitarium for Consumptives, a reorganization of the National Colony for Consumptives, to which 640 acres of land near Deming, N. M., were given in 1902. Several hundred consumptives have been sent thither, and the results have been excellent. It has been decided to select the very best site that can be found and to provide for the future growth and needs of the institution. Various cities of New Mexico have interested themselves in the matter, and a committee of the directors of the Sanitarium has visited that territory. In short, an intelligent and comprehensive plan is developing. The fraternal societies represented at the Temple of Fraternity last year have a membership of more than eight millions of people. The money annually dispensed by such societies on account of consumptives amounts to millions of dollars. A sanitarium, cordially supported by the fraternal orders, would do a great and necessary good work. The men who are laboring and planning for the National Fraternal Sanitarium, however, hope that it will commend itself to all, and not merely to the fraternal orders. There can be no more salutary and vital manifestation of the spirit of brotherhood than to help this and every other worthy and feasible means of fighting and conquering consumption.

THE ANGEL IN THE HOUSE

A SIX-STORY tenement on the "East Side," New York. Twenty-four families; one hundred and thirteen children—less than five a family—yet the landlord considers the ratio too high, and raises the rent. "Fifty cents a month extra for every child," is his ultimatum. As if children were "an extra," not a necessity. Wild rage of those tenants. The landlord hides in his own tenement, while the fathers and mothers of extras fee-faw-fum for his blood, and the "dispossess notices" go flying through the air. Of course, he wins. If people will have children, they must pay the piper. In Chicago, a lady whose spirit we can never praise enough, "presented her husband with twins"—the phrase is technical and almost official. The proprietor of her flat presented her with ejectment proceedings. According to the terms of her lease, no children need apply. The two strangers, "bouncing boys" both, and their guilty parents, must be driven out of their Eden. The parents were such as any twins would be proud of, and even triplets might approve. They barricaded themselves and the twins, and

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dared the landlord and the police to do their worst. The police had an attack of common sense, and refused to interfere. At last accounts "the twins still held the fort." Probably they have been put out since. This is a cold world for twins, and even the solitary arrival and small screamer in flats may be a lease-breaker and cause the expulsion of himself and the rest of the family. If the cruelty of flat-owners continues, municipal baberies will have to be established.

"ATTRACTIVE INDUSTRY"

THE 200 employees on a certain floor of a cigar-manufactory in New York City are lucky fellows in their way. Their work is such that they can sing, debate, or amuse themselves otherwise while working. These 200 men asked and received permission to have an hour's reading every day. So, every morning between ten and eleven, one of them reads and the others listen intently. If these men could agree upon an intelligent course of reading, they could learn a good deal in a year. The breaking of the "dull monotony" of labor is desirable, no doubt; but many forms of labor require the complete and concentrated attention of the workman. His hours, in most trade-unions, at least, are short enough to give him plenty of leisure for study or diversion. The Socialistic theory that "industry should be made attractive" is interesting, but we doubt if most of the people who have to be coaxed into work will amount to much. Millions of persons do not have play enough, but if work is to be play, the charm of the contrast between them will be lost. The man who is expected to work for his own present support and future advancement, or for the sake of his family, has a sufficient motive to work. He does not need to be played to or read to. If he is young, he has his hope. If he is old, he has done his duty.

RICH FRANCE

FRANCE is the country of small farmers, small shopkeepers, small manufacturers, small savings and possessions, the aggregate of which makes France very rich, though she has few citizens wealthy, according to the swollen American standard. A Frenchman is a "millionaire" with a million francs, less than $200,000. Yet less than twenty thousand Frenchmen have or are known to have that amount or more. Only ten Frenchmen with more than $19,000,000; only 100 worth from $10,000,000 to $19,000,000; only 14,000 worth from $193,000 to $386,000. There are as many farms in France as in the United States, which is fifteen times larger. Nine million Frenchmen or Frenchwomen pay taxes. It is the ambition of almost every Frenchman in business to retire with a small competence, say at fifty. The more reckless and rather spendthrift Americans have much to learn from the French. Yet the savings-banks deposits are enormous, and the saving habit grows.

PEARL AND OYSTER

A WOMAN is eating oysters in a Hamburg restaurant. She bites an oyster and finds a pearl. Her escort takes it to a jeweler, who offers $500 for it. Offer declined. Jeweler follows escort to restaurant; raises bid to $750; restaurant-keeper overhears, claims the pearl. Speak, Solomon! Whose should be the pearl? The lady's or the restaurant-man's?

CLERGYMEN LIVE LONGEST

IN his book on "Nerves in Order," Dr. Schofield, formerly examiner for the British National Health Society, gives a table of longevity which shows that the Christian ministry is the most healthful of callings. Here is his list, the occupations being arranged in order of longevity:

Clergy (Church of England); Dissenting ministers; farmers, agricultural laborers, grocers, lawyers, drapers, coal-miners, watchmakers, artists, shoemakers, bakers, clerks, chemists (apothecaries), greengrocers, tailors, doctors, butchers, painters, musicians, cab and "bus" men, sweeps, publicans, metal-miners, bankers, London laborers, barmen (barkeepers).

A curious and an instructive list. We make only the obvious comment, that clergymen live the best lives and consequently the longest; and the farmers come next.

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GOOD MUSIC AND THE SCHOOLS

It has long been a cause of discouragement to those who have at heart the advancement of musical taste among our young people that the music sung in American schools and academies should be so unwisely and unintelligently selected. Whenever there is an occasion for concerted singing among schoolpupils, the most casual observer can not have helped but notice the weak and trashy music which is usually selected for the occasion. It is therefore gratifying to know that an effort has lately been made to give to young American students a collection, in easily available form, of songs and choruses representative, so far as is possible, of the best musical art of the world—and more particularly of the art of contemporary American composers. This is a collection of choral and solo music embodied in a volume entitled "The Laurel Song Book," and admirably adapted to the needs of the average student. It has been excellently arranged and edited, and fulfils its purpose in presenting the best available material. The list of composers includes such substantial and well-known native musicians as Arthur Foote, Horatio W. Parker, Henry Holden Huss, Arthur Whiting, Edgar Stillman Kelley, Arthur Farwell, George W. Chadwick, and Henry Waller. The volume includes also such classics as the "Pilgrim's Chorus" from "Tannhäuser," a selection from "The Messiah," Beethoven's "The Heavens Resound," and the "If With all Your Hearts" aria from Mendelssohn's "Elijah." The quality of the texts throughout the book is noteworthy. The poems represent nearly all the great writers of the English-speaking peoples of nearly every period, and their range of thought and emotion is wide and various.

A SUCCESSFUL OPERA SEASON

Mr. Heinrich Conried has brought to a successful close his second season of grand opera in Italian, German, and French, having presented his company in important centers throughout the country.

On the whole, it has been a season rich in achievements of various kinds—from the superb and engrossing *Kundry* and delightful *Carmen* of Miss Fremstad, to the incomparably brilliant singing of Signor Caruso in his different rôles. The *Brünnhilde* of the gifted young American, Miss Edyth Walker, has added an element of freshness and enthusiasm to the Wagner repertoire, and the *Kundry* of Mmè. Nordica and the *Brünnhilde* of Mme. Ackté have contributed features of singular interest. No new singers of consequence have been presented by Mr. Conried, with the exception of Heinrich Knote, the German tenor, whose *Walther* in "Die Meistersinger," and *Lohengrin* and *Tristan*, were uncommonly artistic and satisfying, stamping Herr Knote as the most accomplished and admirable Wagner tenor since Jean de Reszké. The stage management has been generally acceptable, except in certain of the more trying scenes of the Wagner dramas, where bungling of the familiar sort has prevailed. It is to be hoped that next season will see the reengagement, by Mr. Conried, of Herr Fuchs, of Munich, as he appears to be the one man capable of averting scenic chaos in the Wagner productions. Mr. Conried offered no new opera for consideration. But so long as Mr. Conried's public is content with an endless cycle of "Lucia," "Cavalleria," "Tannhäuser," "Aïda," and "Faust" performances, he is scarcely to be blamed for not forcing upon it more or less problematical novelties.

WORKS BY WEINGARTNER AND DEBUSSY

Felix Weingartner, of Munich, who has lately been visiting America as an invited conductor of the venerable Philharmonic Orchestra, is probably, after Richard Strauss, Germany's most distinguished composer; there is as little doubt that Claude Debussy occupies a similar place in the contemporary music world of France. It was therefore an interesting and suggestive idea for the Kneisel Quartet to place upon one of their recent programs two highly characteristic works by these very modern music-makers—Weingartner's new Sextette in E minor, and two movements from the exquisite G minor Quartette of Debussy, which was performed in its entirety some years ago by the Kneisels.

Mr. Weingartner adopts in turn the accents of Brahms, of Wagner, of Puccini—even of his distinguished rival, Richard Strauss—for his imagination is decidedly

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selective rather than creative. His Sextette is an adroit tissue of moods and colors, patterned after many styles. The result is often effective, and the work has occasional, though not very profound, beauties; but of individuality it has none.

In the presence of the Debussy music, one is aware of a totally different artistic atmosphere. Unlike many of his contemporaries, Debussy is not bent upon making surface effects, constructed of more or less second-hand material; nor is the music rhetorical or bombastic, as is much of the work, not only of Weingartner, but of such of his contemporaries as Mahler, Von Hausegger, and Schillings. Debussy goes quietly, with French poise and finesse, about his business of making music serve his purpose as a heightened form of beautiful speech. In this sensitive feeling for his art and in the subtle use which he makes of its possibilities of eloquent expression, Debussy suggests Whistler; and in his music, as in a "Nocturne" by that lamented poet in colors, there is the persuasion of an art which is permanently appealing because it is never too high-pitched.

A TWENTIETH CENTURY FRAGONARD

Only the ingenuous and unscientific speak of reincarnation; more serious minds talk of atavism, affinity, coincidence, and similar phenomena. Whatever views one may choose to take of the case, it is certain that Mr. Everett Shinn has partially earned the title of the Fragonard of the twentieth century. For the past few years Mr. Shinn has been devoting his energies to executing fluent and vivacious pastels of street and café scenes in Paris and in New York. This season he reveals himself at the New York galleries of Messrs. Gimpel & Wildenstein as a decorative painter with hints of the old-world grace and nonchalance so long associated with Watteau, Boucher, and Fragonard. There is, of course, a difference, a vast, irreconcilable difference, between Mr. Shinn and the immortal little painters of the eighteenth century in France; but there is also a tangible similarity. Like the older men, Mr. Shinn has a passion for the playhouse, a passion which has been intensified by the magical Degas; and like them he, too, seeks to fill wall spaces with elegant, easeful compositions. We are a practical, rigorous race, but we are striving more and more to cover our crudities with the gentle veneer of art, and there will be plenty of call before long for such men as Mr. Shinn. Meanwhile it is well to know that he at least has the taste and the courage to cultivate a delicate, florid style which recalls the past and should enrich the future.

APHRODITE AND ADVERTISEMENT

Is she Aphrodite? Is she Phryne? Is she of marble Parian or Pentelic? Did Praxiteles model her, or is she the creation of some Renaissance craftsman or some clever latter-day journeyman? Who is she, what is she —this silent woman who for weeks has been on exhibition in New York? All these points, as well as questions esthetic, archeological, chemical, sensory, and tactile, fade before one supreme and thoroughly modern consideration—*She is being splendidly advertised.* The campaign conducted in the interest of this café-au-lait lady by the National Arts Club and by certain sympathetic newspapers has been masterly. Crowds of ecstatic or incredulous individuals have congested the Arts Club week after week, and silly things have been said and written pro and con. Public opinion should demand an investigation of the statue's credentials. Meanwhile, even if the lady is pronounced of unimpeachable character, she will have been injured, temporarily at least, by the shoddy sensationalism of her sponsors. Imagine the Victory or the Venus of the Louvre ever having been subjected to similar impiety!

A NEW LANDSCAPE PAINTER

It is a rare pleasure to record the advent of a new and frankly original painter. Few men have had as much to say for themselves at the outset as Mr. Eduard Steichen and few indeed have said it so well. He is already, at his début, a tone-poet with an individual vision and a personal interpretation of nature which place him among our foremost painters. Some thirty of Mr. Steichen's canvases were lately on view at the galleries of Messrs. Eugène Glaenzer & Co. in New York, and among them there was hardly a picture which failed to show both beauty and novelty. Known

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for several years as the leading exponent of the new photography, Mr. Steichen has only recently devoted himself to painting, but there is little even now in his work that may be called experimental. "The Salt Marsh—Twilight" and "The Shower—Early Morning," are technically as well as temperamentally his highest achievements; but "Road to the Lake—Moonlight" and "The Night Wind," are also admirable in feeling and execution. Most of the canvases are a poetic record of Lake George and vicinity, and they point to a new chapter in the annals of American art. When Mr. Steichen, however, allows his inspiration to float on the wings of mystic evocation, he in a measure lacks conviction. Nature herself suggests sufficient mystery; let him translate her alone, as he does and can, leaving abstractions for the abstruse.

It is said by authorities that the seasons in the book trade are becoming less marked; that books are bought and sold the year round, much more than ever before. The season has been good thus far, with no sensational successes. There has been a notable increase in works relating to Japan and Russia, and in "travel books." The increase of free libraries has not prevented a growing demand for good books; nor has even the Sunday newspaper-magazine affected that demand. Historical novels are again numerous, and with them has come a great increase in books of ethical and religious thought. Writers are paying more attention than heretofore to corruption in politics; and the morals and manners of society are criticized more freely and pertinently than hitherto. There is, too, a return to the lighter social moralists of the past, while even those of to-day and to-morrow receive courteous treatment. Apparently, then, the past has been kind to the writer and publisher; the future bids fair to be equally so.

To have re-created the historical Lady Caroline Lamb into Kitty Ashe is—much; to have created Lady Kitty outright would have been—more. She is a fascinating little figure—this slight child-woman who is Mrs. Humphry Ward's latest heroine, with her wild beauty and her undisciplined nature, tainted by heredity; swayed by her impulses, continually driven by a consuming longing for "more life," even at the cost of suffering. Fascinating, we said—but that depends on the individual reader; she must be either fascinating or exasperating; the patience of even her admirers is occasionally strained almost to the parting point. Whoever does not like the Lady Kitty will not at all like the novel, for Lady Kitty is the story. To outline the plot of "The Marriage of William Ashe" would be to rehearse a long succession of her indiscretions: her flirtation with Geoffrey Cliffe (whose prototype is Lord Byron), her incivility to Lord Parham, her secret preparation of a novel that came near wrecking her husband's political career, her final flight with Cliffe. The structural defect of the story is that the succession is too long; too many times Kitty shocks society, is wretched, forgiven, happy—and shocks society again. The same emotional key is struck too often. Yet, strangely enough, interest does not flag. Mrs. Ward is to be congratulated on her courage in concluding the story with the sad ending that was artistically and logically inevitable—inevitable, that is, Kitty being what she was, and William Ashe having been throughout his life with her, what he was—an impossibly tolerant husband. But Mrs. Ward makes the pathetic ending tenderly beautiful: the final scene in which Kitty, the strain of madness in her nature purified by the suffering she had seen and endured, comforted by her husband's loving presence and by religious faith, meets gladly the death which she herself recognized as best. "People like me are better safely under the grass!" she says.

If there be, among our readers, any sentimental young person who has not realized the humanness of heroes, let him (more likely, *her*) read Harvey J. O'Higgins's humorous accounts of the pranks of a certain New York hook and ladder crew, off duty. For that matter, she would better read of the "Smoke Eaters" on duty, too—the very matter-of-factness with which these men who earn their bread by bravery, risk their lives, is likely to be another revelation. There are ten vigorous, thrilling stories in the collection—just

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not too many—based on incidents taken from various big fires of New York history. The crew are characters, not merely heroes, and it is easy to understand why, when one learns from the dedication that it was as a "hard-driven newspaper tout" that Mr. O'Higgins became acquainted with the crew. None but a literary fireman could have told the stories better.

The "Lightning Conductor" has appeared again. A few years ago a romance-loving public delighted in his love-story, all entangled with two motor-cars. This time there is only one car—his wife's, and he is second assistant in plotting a match between two other people, each of whom has just been jilted. He and his wife and the car go through only about a third of the story, where they turn over the Man—a young English lord—to the tender mercies of a donkey and his keeper, for a heart-healing ramble over the Swiss mountains. The Man meets a saucy, lovable Boy with whom he forms a friendship and continues his journey—and the Boy, of course, turns out to be the American heiress whom the Lightning Conductor's wife wanted the Man to meet. No one is surprised but the Man; but the authors of "The Princess Passes," C. N. and A. M. Williamson, did not mean that any one should be. It is a pleasant book to read—two parts pretty romance, and one part really good description of places and people in north France, the Alps, and Italy.

By right of "Lorna Doone," Mr. Blackmore was allowed to "preserve" Devonshire almost as his own. Since his death the English West country has been open land, and many writers have occupied it. Mr. Eden Phillpotts is the latest person to take possession with his novel, "The Secret Woman." In this he tells, with rather too much use of the famous but tiresome dialect of the moors, of the life and adventures of various families of the downs—the Westaways, the Redverses, old Mr. Arscott. One has to think of Lorna Doone and John Ridd to believe that the sun ever shines in Devonshire; for Mr. Phillpotts's story is in a minor key—doleful, gray-clouded. "The Secret Woman" is Salome Westaway, loved by and loving Anthony Redvers; another secret woman was his wife Ann who killed her husband when she learned of this love. Naturally—naturally in a novel, that is—Jesse Redvers, the son, is in love with Salome; and when he learns from her of her relations with his father, he commits suicide. It is comforting to learn incidentally that Mrs. Redvers finally consents to spend fifteen years in prison. At the end, early one Christmas morning, Ann Redvers and her son Michael—who for some reason hasn't committed suicide—and Salome go to church comfortably. "Then the sun ascended and all high heaven kindling, flamed with the majesty of the dawn."

It would seem that Mr. Blackmore's Devonshire is still to let to an eligible tenant.

It seems that Conan Doyle's famous detective was not killed after all when Professor Moriarty threw him over the cliff in Switzerland. He fell on a projecting shelf of rock, and though one of the professor's most unscrupulous helpers tried to kill him by rolling stones upon him, the great detective returned to London, and after a time, took up again his interesting manner of life. In the unimaginatively named volume, "The Return of Sherlock Holmes," Sir Conan Doyle relates various further adventures of Mr. Holmes and his "jackal," Dr. Watson. There are thirteen of the stories—a good baker's dozen; and each is more exciting than the others. Sherlock Holmes has "definitely retired from London and betaken himself to study and bee-farming on the Sussex Downs," his chronicler says; but there are so many other cases named by Dr. Watson than those related that we continue to hope that the great detective may yet permit his adventures to be given to a sensation-hungry world. If that hope is groundless, why should Dr. Watson mention "the story of the red leech and the terrible death of Crosby the banker," "the Addleton tragedy," "the sudden death of Cardinal Tosca," and still other cases in which Holmes was engaged? We speak for many when we say that we want more from Sir Conan about Sherlock Holmes and his friend Watson.

Between the Scylla of her imitation of Henry James and the Charybdis of her publishers' claim that her stories resemble Poe's, Mrs. Atherton's "Bell in the Fog" is liable to be somewhat injured. Nevertheless, there is enough in this collection of short psycho-

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logical stories that is Mrs. Atherton at her best to carry them safely through. She has dedicated the volume to Henry James, has in some details imitated his style, and has made him in part the original of the title-story. But neither this nor the other stories which in situation—and situation only—are worthy of Poe, are so good as those that have no supernatural element. The best is perhaps "The Tragedy of a Snob": a study of a young clerk whose lifelong ambition has been to enter the "charmed circle" of society. He believes the $50,000 which someone leaves him an open sesame to all he desires; and the story of his failure to gain the recognition implied in even a snub is told with genuine pathos and fine art.

In the introduction to her "Pedagogues and Parents" Mrs. Ella Calista Wilson sympathizes with the sweet, earnest teacher—and her name is legion—who is forced to accept for the bread of simple direction the stone of such pedagogical lingo as this: "The psychological ideal which has prevailed in education has in the old phrenology and in the recent studies in physiological psychology, sometimes given place to a biological ideal," etc. It is pleasant to record that Mrs. Wilson's own book is adapted to the understanding of those for whom it is intended. "Pedagogues and Parents" is a protest against the tendency of the graded school to fit every child into the same size of educational jacket, and a plea for the cooperation of parents and teachers in preserving the child's individuality. Mrs. Wilson's scheme for conventions composed of parents and teachers is Utopian, but all that is by way of exhortation to parents individually is earnestly recommended to their attention. "The parent at the brake, the teacher at the throttle!" The value of the book lies not in constructive theory, but in a popular and interesting presentation of the best modern educational thought.

Norman Duncan tells, in "Dr. Grenfell's Parish," of a Newfoundland fisherman whose three children had diphtheria. He had but four dollars, and the only doctor within fifty miles insisted on two dollars for each injection of antitoxin. The doctor asked the father to choose the two children who should be treated. He couldn't. "So the doctor chose the handiest ones; the other one died." By such pathetic incidents as this Mr. Duncan shows the desperate need for the noble work of Wilfred Grenfell, the young mission doctor who, not for gain, but "for the love of God," practises medicine along two thousand miles of the rocky, inhospitable shores of Newfoundland and Labrador, risking his life daily, and counting it all "jolly good fun."

Dr. Grenfell's "Harvest of the Sea" appeared at the same time with Mr. Duncan's book, and should be read in connection with it. It is a straightforward history of deep-sea mission work on both sides of the Atlantic, told as the life-stories of two fishermen, one from each coast. In regard to both books the present reviewer feels a regret—which hardly amounts to criticism—that there is not more direct information about Dr. Grenfell himself. It seems to him that in at least that part of Dr. Grenfell's volume which deals with Labrador, the author might have better fulfilled his own purpose by laying aside modesty and talking in the first person. The facts, however, speak eloquently for themselves.

"John Van Buren, Politician." (Anonymous.) A milk-and-water political novel with some recognizable New York characters, but of no value.

"The Two Captains." (Cyrus Townsend Brady.) As President Lincoln said: "For those who like this sort of thing, this is just the sort of thing they would like." The story deals with Nelson, Bonaparte, and other characters of the French wars, in Mr. Brady's well-known energetic style.

"The Silence of Mrs. Harrold." (Samuel Gardenhire.) A novel of modern New York society, which recalls the early days of novel-making in its stilted dialogue and descriptions.

"Pam." (Bettina von Hutten.) A clever study of a girl whose father and mother are not married, and exult in the fact that they are not. The story is not to be commended.

"The Bandolero." (Paul Gwynne.) A conventional story of Spanish nobles and bandits. The descriptions of life on a Spanish farm are the most interesting parts.

"The Opal." (Anonymous.) A clever and interesting study in character contrasts, centering about a lovely woman who has no independent personality—a human opal.

"The Fire of Spring." (Margaret Potter.) A sensational story of Chicago society, which the moral—the evils of loveless marriage—does not save from being extremely offensive.

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With "Everybody's" Publishers

NO MONEY IN HOGS

HERE is a letter right out of the West which throws a white light on one phase of Mr. Russell's articles on the Beef Trust. It supplies what story-writers call "local color." The farmers of Iowa who have gone in for feeding cattle and hogs for the market find the market in the hands of the Trust. They must accept any price the Trust pleases to pay. "Let the farmer change his business," say you? It isn't any easier for the farmer to change his business than for you to change yours. Notice what the writer says about improving the laws:

Dear Sirs: I have just finished the article in your magazine, "The Greatest Trust in the World," by Charles Russell. I am glad the article is being published, and perhaps it will awaken the people to their peril and arouse them to some united action. I also read this morning in the *Iowa Homestead* an article, or complaint, of a farmer who declared that there was no money in hogs at $4 per hundred and corn forty cents a bushel. He received absolutely no profit for his summer's work, and remarked: "I think the price of our cattle and hogs is fixed before they are sold and all we have to do in the matter is to deliver them; it seems the outlook for feeders in this country is not bright." I also heard of twenty-five banks in the feeding district of Iowa failing—because the feeders to whom the money was loaned received no profit and actually lost money. The question is—what can be done? Is it possible that in a land where every man has a voice in making the laws this condition has come to pass? It is largely due to the indifference and apathy of the people that laws are not enforced. The average farmer does not understand these things, and usually leaves politics to the politician. If they knew exactly the true conditions, and what laws must be enforced to protect themselves, they would be more careful what kind of men they elected, and whether they were working for their interests or were bribed and bought by the trust. Is it not possible to bring this article before the rural class? A magazine rarely finds its way into the homes of the farmers unless an article like this is advertised in the farm papers. I offer this as a suggestion, as I feel that you really wish to accomplish some good, aside from simply selling your magazine. I envy you your opportunity and wish I could help. My heart and sympathy are with the man who feeds the nation—with the sturdy, toiling farmer.

Sincerely yours, C. A. L.

Chicago, Ill.

EVERY business man who has tried it agrees that it is a good thing for his business and a good thing for him, to get away from his business once in a while, to size it up from the point of view of the outsider, to dismiss the details and allow the main currents to sweep past him in review. If his business is of such a nature that his friends in other lines of business can make suggestions to him, he finds them most helpful and valuable.

Fortunately for us you know almost as much about our business as we do ourselves. The suggestions which you have made, have assisted us materially in building up this splendid property. Often it has happened that when we were discussing the value of a proposed series of articles or the advisability of making a change in one of our departments, a letter has come from one of our readers which has hit the nail right on the head. One honest criticism is worth a dozen compliments. We do not mean to imply that compliments are not helpful. Far from it. They go far toward keeping us on right lines when we might otherwise be inclined to make unwise changes.

We give below two letters which we esteem most highly. The one from Uncle Sam's sailor boy proves that men whose work takes them out of immediate touch with activities on shore find these activities so faithfully summed up and so entertainingly reviewed that it is not an effort but a pleasure for them to keep posted through EVERYBODY'S MAGAZINE.

The second letter, from a Canadian friend, shows clearly how and why our magazine appeals to our cousins across the border. This morning a gentleman who had just returned from a three months' trip through Mexico called at our office. Wherever he went he found copies of EVERYBODY'S MAGAZINE. Sixty miles back from the railroads, in hamlets reached only by pack-mules, the people were in touch with the live issues in the States through EVERYBODY'S. Yesterday we had a postal card from an American in China asking for a duplicate of his January EVERYBODY'S, which had gone astray. Our home friends do not realize—we can scarcely realize ourselves—the wide reach of EVERYBODY'S influence.

Here are the letters:

GUANTANAMO, CUBA, March 10, 1905.

Gentlemen: As I am a subscriber to EVERYBODY'S and thinking you would like to know of its popularity in the navy, I thought I would tell you.

There are some six hundred and fifty men aboard the U. S. S. Illinois, and, to the best of my knowledge, there are about six copies of EVERYBODY'S that come every month, and as soon as one reads it he passes

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it along to the next, and I would say that from twenty to thirty men read each EVERYBODY'S every month, a total of about one hundred and eighty. Then it is not thrown away, as last week I saw a fellow very much interested in the October number, so there is really no telling just how many read EVERYBODY'S aboard-ship, but I know that my copy is in great demand every month.

Why is it so? Because it is really the best magazine that comes aboard-ship and nearly every one that is published sends at least one copy every month. "Long live EVERYBODY'S," and may it continue to grow and do much good for the greatest of all great nations, is the wish of one of Uncle Sam's sailors.

Very truly yours,
W. R. G., U. S. S. Illinois.

P. S. I would like to suggest for the July cover that you have a gigantic firecracker labeled "The System" and Tom Lawson beside it with a match, "Frenzied Finance," touching it off. W. R. G.

ST. CATHARINE'S, ONTARIO, March 22, 1905.

Dear Sirs: EVERYBODY'S has taken a high place from the first issue, but in your April number you have surpassed even the best. I am a business man, whose time is fully occupied from early morning until night. Consequently, my time for reading is limited to evenings and Sunday. I have gradually dropped into the way of reading a great many magazines, and at the present time take nine regularly. And I want to say right here, that if I had to drop any of those taken, that EVERYBODY'S would remain last on my list. It is by far the most "readable" of the bunch. From cover to cover there is the cleanest and most entertaining matter to be found. You are to be highly congratulated on your determination to keep even the advertising pages free from all questionable notices. It must be "tuff" to have to refuse well-paid advertisements, because of the principle involved. Depend upon it, you will lose nothing in the long run. The articles from Mr. Lawson and Mr. Russell are enough to guarantee success for your magazine, and if they do not cause the great American people to rise up on their hind legs, then we Canucks will be inclined to think your boasted superiority to all others in freedom from dictatorship is a thing of the past. We Canadians are just entering upon an era of great prosperity. At present we do not think we have fastened upon us very firmly the tentacles of the Octopus. But neither did your people until the grip was so solid that it seems almost impossible to ever break loose.

We do know that the tentacles are creeping over the border, but if we allow them to get the "strangle hold" we have ourselves to thank, after the exposé in your magazine.

This is an inexcusably long letter, and will probably find its way unread into the waste-basket. However, it is not written for publication, but merely to voice appreciation of your work, and, read or not, it has relieved my mind a trifle.

Yours sincerely and appreciatively,
O. J. P.

From photograph by J. E. Slocum, San Diego, Cal.

Gentlemen: Herewith hand you a photograph taken recently in the library connected with lodge-rooms of the local lodge of Elks. It may interest you to know that the demand for EVERYBODY'S has led members to take it from the library into other parts of the lodge quarters; then, if the other fellow wanted the magazine at such time, he would enter upon a fruitless search through the books in the library. In order that members might know just where the magazine might be when wanted, some one hit upon the idea of welding a steel ring in the book, splicing one end of a fifteen-foot rope through the ring and the other end spliced round a leg of a reading-table. The idea was carried out as is evidenced by the photo.

Respectfully, J.
San Diego, Cal.

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Frenzied Finance

Continued from page 618

poor, for he loved and was proud of his race.

I have given you a picture of this man; let me, by way of contrast, present another, which will help toward an appreciation of how the votaries of the "System" respond to generosity and chivalrous self-abnegation. Before Leonard Lewisohn died he organized a tremendous deal in coffee, and Rogers, Rockefeller, and all the other "Standard Oil" men were in. A fund of $5,000,000 was subscribed, to which all contributed in due proportion, and an immense amount of coffee was bought against a prospective scarcity. The condition Mr. Lewisohn anticipated did not immediately develop, and instead of rising, coffee dropped down and down until the $5,000,000 and more were all used up. Another man would have called on his associates for additional margin, or, at least, closed up the deal. Not so Leonard Lewisohn. Though the other members of the combination were many times richer than he, he shouldered the burden alone, saying, "It's my scheme, and I'll carry it if it breaks me, or until my judgment is proven sound." Still coffee declined until he had sunk $12,000,000, but never a whimper and not a word of complaint to his partners. Things were near the worst when he died, but he had instructed his heirs not to wind the deal up until every cent of his associates' liability was wiped out.

There came a time not long ago when Leonard Lewisohn's foresight was vindicated, and an advance in the price of the commodity relieved the "Standard Oil" coterie of their responsibility. The sons of the old man then desired to dispose of the great holdings of coffee, and so close the deal and secure the locked-up millions for the estate. They went to the various members of the syndicate and asked them to sign a release simply agreeing to relieve the estate of liability for presumptive profits growing out of further advances in coffee after they had sold out. It was a very ordinary legal precaution, and certainly no great favor to the Lewisohns under the circumstances. The members of the syndicate signed the release in due course, until the document finally came to H[illegible] H. Rogers, and this is the contrasting picture.

"Coffee is going up, I think," said the "Standard Oil" magnate, "and now that the Lewisohns have extricated themselves from a bad hole, they may as well carry the stuff until I get some profit out of it. Neither Mr. Rockefeller nor I will sign that document."

CHAPTER XXII

THE CHRISTENING OF AMALGAMATED

My readers may recall the wave of indignation which swept over this country when the news came of the kidnapping of Miss Stone, the American missionary, by the bandits of Bulgaria, and how hot we all felt at the capture of Ion Perdicaris by Raissuli, the Morocco rebel. Only in remote and barbarous countries, we reflected, could such outrages occur, and we dwelt with high inward satisfaction on our own splendid American institutions and law-abiding civilization. If only these miscreants were on American soil so American justice could lay hands on them—what stern punishment would be meted out to them! Yet, under the panoply of these noble institutions and just laws of ours, one citizen of our commonwealth was enabled to seize from another millions of money and the ownership of a great enterprise—literally wrench it from the hands of men who had spent their lives in developing it—and the execution of the deed involved neither financial nor physical risk and carried with it no legal or social consequences. Look on the picture, all ye free Americans rejoicing in vaunted liberty and the right to the pursuit of happiness—this able and successful merchant, head of a great business which it has been his life-work to rear, surrendering the splendid structure at the mere nod of one man, whose "I want it" is more potent, more irresistible, than family pride or Government decree. If Leonard Lewisohn, a millionaire many times over, rich in relationships with the strongest financial houses of Europe, meekly submitted to the behest of "Standard Oil," what resistance could the average man oppose to such a power? The logic of the situation is inevitable. Can

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you free Americans absorb the details of this most extraordinary performance and not see the coming storm as clearly as the mariner does when all along the horizon creep the hosts of Boreas and the barometer drops like lead in a shot tower?

At last, in April, 1899, the first section of the much-heralded company was ready to step before the footlights to the plaudits of an awaiting financial world, and it was really a great moment when Mr. Rogers sent me word: "Come over, and be prepared to stay until the consolidation is formed and launched." I was at 26 Broadway next day, and we entered at once on our council of war. It was a momentous sitting and absolutely secret, for, until the entire program was mapped out and decided upon, no one was a party to it or had knowledge of it but Mr. Rogers, his counsel, William Rockefeller, and myself. After we had finished the final details, Mr. Rogers said:

"This is a job on which we must not lose time, for if we give any one, even those who are to be directors, too long to think things over, there will be counterplots, and a cog may slip or jump and we shall all be crushed. We must all bear in mind that this thing has rolled up and up until it is unprecedented in business affairs, and if we slip up in any of the important details, we shall have a panic on our hands such as Wall Street has never witnessed."

On all sides for weeks there had been accumulating evidence, which we could all see pointed to an monumental success or an avalanche failure. The copper-market was literally boiling, and investors from one end of America to the other and throughout Europe were on the *qui vive* for the anticipated announcement. At intervals in history great "booms" are started, which bloom into iridescent bubbles, and for a moment dazzle the world with fairy dreams of sudden millions. Greatest of all these was the South Sea Bubble. Since then we have had the tulip craze in Holland, the Hooley excitement, and the Barney Barnato South African mining furor in England, the Secretan copper corner, and the tremendous bonanza delirium in California; but none of these, save the first, is comparable with the magnitude of the copper maelstrom of 1899. The tulip craze could have been thrust in and withdrawn again without diverting one of its currents; the Barney Barnato affair was little more than a bubble on the surface of English finance in contrast. We were dealing in hundreds and five hundreds of millions; shares rose and fell twenty to fifty points in a day; some had mounted to the giddy height of $900 each; thousands of the public had invested their savings in one copper property or another, and all awaited with bated breath and marvelous anticipations the launching of this copper monster with its freight of hopes and visions.

The program as specifically arranged had several important clauses. The first involved the notification of James Stillman, President of the National City, the "Standard Oil" Bank, who was to be let into only as much of the secret as was necessary to enable him to handle his important end intelligently. To Leonard Lewisohn it was decided to entrust the French, English, and German end of the subscription, and he was at once to be notified to lay his pipes. I may say here that this task was admirably executed through his son-in-law, Philip Henry, of the English branch of Lewisohn Brothers. The other directors of the company were then and there selected, but it was agreed that they should not be told of the distinction thrust upon them until the very eve of the company's formation.

This decision surprised me at the moment it was concluded, for with my Boston ideas I had regarded the gentlemen we had chosen to preside over the destinies of our great company—all men of the highest prestige and standing in American finance—as so powerful and so independent in their own fields as to be beyond either the coercion or the cajolery of "Standard Oil." It was because of this reputation for integrity and the confidence their names would inspire in the public mind that we had selected them; yet here was Mr. Rogers irreverently using them as the veriest pawns in his game, and taking absolutely for granted their immediate consent to the loan of their reputations and honor for any scheme he might put up. The possibility of one of these eminent financiers objecting to be used in any way "Standard Oil" might desire was a contingency evidently so remote as to be unworthy of consideration.

The legal aspects of the problem were considered, but as we felt sure of our ground it was agreed to avoid all delays in this direction. As a matter of form and habit, however, Mr. Rogers said that at the last moment, when the papers were ready to issue, he would have the wise lawyers in charge of the legal department of 26 Broadway run over them, but whether they approved or not, he would allow no

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technicalities to hold up the flotation. This was certainly a departure from the well-ordered rule of "Standard Oil," but the urgency of the situation seemed to require it.

After our council adjourned, not a moment was lost. The organization was quickly shaped up and got ready, and the time was ripe to broach to Mr. Stillman the part that he and the funds deposited in the National City Bank were to play in the forthcoming engagement. This was a crucial point, and I saw that Mr. Rogers approached the task with no gusto. Before he went off that night he spoke about the interview which was to occur after dinner, and he said:

"I don't mind giving Flower or Olcott or even Morgan but a minute's notice, for they'll do about what I ask them to, but I will feel better when I get through with Stillman."

"But Mr. Stillman would never dare to refuse what you and Mr. William Rockefeller asked, any more than he would the request of John D., would he?" I asked.

"I don't know about that," Mr. Rogers replied. "Stillman has been growing fast of late, and it is not nearly so easy to get him to consent to run deals blindly as it was formerly. Of course, if he were in on the bottom floor with us, it would be different. All I fear is, he may ask questions, and if he does, it will not do for me to refuse an answer. And too many answers may be dangerous to our plans."

"Why not take him in with us—you, Mr. Rockefeller, and myself?" I suggested. "The profits will stand it, and as far as my share goes I am willing."

"Not by a jugful, Lawson," said Mr. Rogers emphatically. "Stillman will only get what fairly belongs to him. He has had none of the risk or work, and we do not need him in any way except through the bank, and the bank is 'Standard Oil's,' not his. He is lucky to get what I am going to give him."

It is interesting to note in passing the authoritative manner in which 26 Broadway speaks of the so-called institutions of the people that it controls—the banks, trust companies, and insurance companies, having deposits of hundreds of millions of the public's money. Familiarly they are alluded to as "*our* bank" or "*our* insurance company," as the case may be. We are all apt to feel we own the things we use, and that Mr. Rogers should speak of the millions of the National City Bank as "our funds" is not surprising when he possesses the power and the privileges of doing with them as he pleases. I was too fascinated at that time by the ready magic of "Standard Oil" to observe all the anomalous conditions my relation with it revealed. Such things all seemed a natural attribute of the despotic and all-powerful institution that I served.

I was vastly relieved when Mr. Rogers reported, the following morning, that at the dinner with Stillman everything had slipped through very smoothly. Not only would the National City Bank take charge of the subscription, but through the institution Mr. Stillman would furnish the millions necessary to form the company. This meant supplying the paraphernalia in loans, checks, and cash necessary to pay in the seventy-five millions capital, thirty-nine millions of which must at once be "book-keepingly" available to pay for the property bought from Daly, Haggin, and Tevis, and purchased by the company.

"It couldn't have gone through easier, Lawson," Mr. Rogers said quietly, "for the fact is, Stillman seems to have got the copper fever as bad as any one else and is as anxious to take a hand as we are to have him. It will be plain sailing now unless we strike some snag with Sterling or Elliott"—referring to the principal "Standard Oil" lawyers.

By this time substantial progress had been made with the plans, so they were formulated on paper and the time had come when it seemed advisable to try them on the "Standard Oil" law-department. We arranged that night that next morning Mr. Rogers should himself go over the matter with Mr. Sterling. I was waiting in his office when he returned from this consultation, and the expression of his face as he entered indicated plainly that a real snag had been struck. His jaw and the droop of the upper corners of his eyelids gave a curiously sinister aspect to his face.

"Well," said he, "Sterling says if we carry out that plan there may be h—l to pay some day."

"Wherein does he say it is wrong?" I asked, not over surprised.

"Everywhere. He says if there is any slip-up in the future Mr. Rockefeller and myself may have to pay back a lot of money."

"Well, what are you going to do?" I said.

"Just what we started to do." No lawyer's warnings could hold him back from the bursting barrels now in sight. He went on:

"I told Sterling to forget I had asked him to pass on the matter, and that I would have my

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own counsel take the responsibility. So we go right ahead, and nothing is to be said to any one, not even to William Rockefeller. I have always argued that it is fool business to go to a lawyer with a scheme that depends entirely on how it is carried through as to whether it is perilous or not. I could have told Sterling there is apt to be more danger in a deal in which one makes thirty-five to forty million dollars without turning a hair, than in furnishing staid advice from an office-chair for a fixed per diem."

The concentrated incisiveness of these sentences!—Opposition, the mere suggestion of danger, had stimulated his determination to proceed rather than enjoined caution. Himself convinced of the expedience of our deal, no power in heaven or on earth could make him deviate or face about. Truly a man of blood and iron, as Bismarck or Moltke was, his erected will is a sword and a vise. To gain a predetermined goal Henry H. Rogers will go through hell, fire, and water, swing about and make the return trip, and then repeat, until death interferes or his object is attained. Such men as he in other days subjugated kingdoms or made deserts where they operated; in religion they became St. Pauls or Savonarolas.

I am reminded here of the comments of certain of my critics who argue that in depicting Henry H. Rogers I use more whitewash than tar, but that if he is half as determined and relentless as my characterization of him, he will surely exact a terrible reprisal for what I have written here. In describing the man I adhere to the facts, and before I began this crusade I weighed well the consequences. From the implacable wrath of Henry H. Rogers and his associates, from a thirst for vengeance which grows more bitter as it is deferred, nothing can save me—nothing but myself.

From that minute events flew. Mr. Rogers took the forenoon to notify Governor Flower, President Frederic P. Olcott, of the Central Trust Company, Marcus Daly, and J. P. Morgan, that they, in connection with William Rockefeller, himself, his counsel, and James Stillman, were to constitute the directors of the new company.

"There, Lawson," he said when he returned to 26 Broadway, "that job is done, and I am glad it's off my hands. It was all pleasant enough but the Morgan part. I wish it were possible for us to get along without having his assistance, but it isn't. Leaving him out would create comment, from which it would be only a short step to Wall Street's nosing around and manufacturing something uncomfortable, even if they didn't discover it. I don't like Morgan a bit, and he likes us less. It won't be long before one or the other of us will be able to do business without knowing the other's about, much less consulting him—not very long."

As the "not very long" shot out from between his lips much as the tail-end of an up-chimney wind switches itself around the angle of the fireplace, I felt there was little doubt in his mind who would be left to do business after the final drag-out and clean-up. At the same time it did not dissipate a sort of come-and-go confidence I had that the old terrapin around whom so many of Wall Street's eddies have swirled, would give the 26-Broadway crowd many a broken knife-blade before crawling or being pushed into his shell. Turtles are not much good as sprinters, but they're blue-ribbon winners when it comes to the staying class.

"You didn't meet with any set-back with Morgan, did you?" I asked.

"Oh! no," Mr. Rogers replied; "he simply said it would be best, everything considered, for us to put in his right-hand man, Robert Bacon, instead of himself, and I agreed with him; in fact, I think it much better, as Bacon is a rattling good fellow who takes no interest in the other fellow's business, even when he does happen to be a director in the other fellow's company, and he will recognize that this copper affair is mine, not Morgan's." He stopped abruptly. "Now, Lawson, let us settle upon what in this case is an important matter, the name of the company." He had asked me the day before to think of a suitable title for our organization, and I had put in some time with a pad and pencil experimenting. I had several names ready for him, but after I had run over them and given my reasons, he said:

"There is nothing more important than to have just the right name for a company which is going to make history, is there?"

I agreed; in fact, even more than he I was impressed with the value of a suitable name for a corporation whose stock was bound to become a great market favorite, and I was not satisfied with any I had dug up. Give a stock or a book a good name, and it is sure to be numbered among the best sellers.

Mr. Rogers continued:

"Lawson, we want something as good as

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'Standard Oil,' if it is possible to find it. Now"—and he drew over one of his little writing-pads and taking a slim gold pencil from his pocket slowly wrote something and handed it to me—"how do you like this?"

I read, " 'Amalgamated Copper Company.' Perfect!" I exclaimed.

"I thought you would say so"; and he reached over and wrote underneath the name, "A second Standard Oil." It was an impressive moment for both of us. I folded the slip, and putting it in my pocket said: "You will see this again, Mr. Rogers, when its stock sells for as much as Standard Oil."

Surely an adder crawled from that tiny golden cylinder and upon the smooth white paper distilled its subtle venom. I, poor fool, exulting in the splendid throes of accomplishment, never dreamed that the real christening of my bantling was the toast the Master of Hell drank as the name "Amalgamated" was slowly traced upon the pad before my eyes; never dreamed that this cherished offspring on whose rearing I had lavished all I possessed of dollars, of ideals, of generous hopes and high expectations—whose growth I had literally watered with my sweat—was an imp of darkness. My fool's paradise I had planted with all manner of fair flowers and lordly trees, and in my folly believed that those who had been my friends were forever after assured of pleasant places, lovely perfumes, and grateful shade; but like the Grecian in the ancient fable, I found I had sown dragon's teeth, and the crop I reaped was of hatred and envy, passion and revenge.

At the lower end of the greatest thoroughfare in the greatest city of the New World is a huge structure of plain gray stone. Solid as a prison, towering as a steeple, its cold and forbidding façade seems to rebuke the heedless levity of the passing crowd, and frown on the frivolity of the stray sunbeams which in the late afternoon play around its impassive cornices. Men point to its stern portals, glance quickly up at the rows of unwinking windows, nudge each other, and hurry onward, as the Spaniards used to do when going by the offices of the Inquisition. The building is No. 26 Broadway, home of the "Standard Oil" and cradle of the serpent brood of trusts now coiled around the necks of the American people, choking their aspirations and strangling their liberties. There, appropriately, was hatched out Amalgamated, and there began that venomous career, the poisonous trail of which, marked by many a suicide's grave, leads past prisons, poorhouses, and morgues—the sad abiding-places of those unfortunates who fell victims to its treacherous beguilements and damnable greed.

In the June number ***Mr. Lawson*** will tell of the ***Flotation of Amalgamated***, in which the ***First Great Crime*** was committed.

Lawson and His Critics

AFTER I had finished the closing remarks, which will be found at the end of this article, the tremendous developments in the Equitable Life Assurance Society's affairs on March 31, as set forth in the morning papers of April 1, led me to induce the publishers to hold up the forms for a few hours, long enough for me to withdraw from this space a short but important article on the outrageous but ridiculous whitewashing report President Roosevelt's favorite, Garfield, has just made to him on the Beef Trust, that I might say the following few words:

All the New York morning papers have devoted great space to the happenings at the important meeting of March 31, between the antagonists in the fight for the control of the Equitable Life's millions. An illustration on the front page of the New York *World* is a picture of the principal owner and absolute controller of the Equitable and its four hundred and odd million of funds, collected for the benefit of the widows and orphans of the country, with his arm around the waist of a semi-nude dancer labelled "Folly." In her hand is a champagne glass, while above his head he swings a champagne bottle. The ground is covered with gold and bank bills and the directors are holding aloft their hats, which are being kicked by dancing women, while looking on at the proceedings is a man labeled "The Real Host? Equitable policyholder." The whole is entitled "High Life Insurance." (The cartoon will be found on page 78.)

This precedes the following headlines which are similar to those published in all the other New York papers: "ULTIMATUM FOR

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HYDE: RESIGN OR FACE EXPOSURE. PRESIDENT ALEXANDER, OF THE EQUITABLE LIFE, PRESENTS THIS DEMAND TO CONTROLLING OWNER AT A MEETING MARKED BY BITTEREST FEELING ON BOTH SIDES. GIVEN UNTIL ELEVEN O'CLOCK TO-DAY TO MAKE ANSWER. SHOULD HE REFUSE, ALEXANDER WILL PRESENT ALL FACTS TO ATTORNEY-GENERAL, DEMAND A THOROUGH INVESTIGATION, AND WILL MAKE HIS OWN CHARGES PUBLIC. HYDE IS TOLD HE MUST EITHER RESIGN FORTHWITH OR FACE COMPLETE EXPOSURE."

Another heading says:

"FOURTEEN CHARGES AGAINST HYDE. BATTLE TO THE DEATH FOR THE CONTROL OF OVER $400,000,000. ALEXANDER FACTION ALLEGE THAT COACHING TRIPS AND PRIVATE DINNERS WERE PAID FOR FROM THE FUNDS OF THE SOCIETY. ADVERTISING, COMMISSIONS, AND POSTAGE FOR ONE YEAR $7,900,285."

As this issue goes to press there are unmistakable signs in the several directions that the seed of "Frenzied Finance" which we have been sowing for a year is coming up with the other Spring flowers. By the time the June number is in your hands there will have been startling developments in other directions. At the same time, my story climaxes with the first great crime of Amalgamated, and I earnestly implore all of my readers to do everything in their power to get the June number into as many hands as possible. I am receiving offers by the hundreds, of money and other assistance. I need none of them, but here is an opportunity. If one in ten of the present readers of this magazine will secure ten extra copies of the June number and send them to his friends, it would do more to assist my work than all else. I do not want the people's money; I do not want the Presidency of the United States. All I want is to get my story into the hands of the people—all the people.

THE CIVIC ASSOCIATION OF NEW YORK

NEW YORK, March 24, 1905.

THOS. W. LAWSON, ESQ.,
Boston, Mass.

Dear Sir: I have read your "Frenzied Finance" articles and "Lawson and His Critics" thus far, and they leave an impression on my mind that it is a case of "Satan rebuking sin" and excusing yourself by trying to make it appear that you have had "wicked partners." Also that your articles are "running to emptyin's." You are always going to tell in your next something important, but the only thing that appears is an exhibition of heartlessness akin to that embodied in the remark of "Hungry Joe," the Bunco Steerer, who said: "There's a sucker born every day."

It may be that I am unduly prejudiced against freebooters, and in favor of men who have made "two blades of grass grow where but one grew before," and I am under the impression that you may fairly be classed under the first designation and not under the second. If I am wrong in this I would like to be set right, and to give you a chance to do so, I would ask specific answers to the following questions:

1. Have you not acquired the most of your wealth by selling stocks to the public which have not yielded the returns you represented they would earn, and thereby swindled the buyers?

2. Has not another large part of your wealth been acquired by sandbagging and depreciating enterprises which were seeking public favor, and after you had blackmailed them into making you a partner, did you not cease opposition?

3. Have you ever done an honest day's work in your life? If so, when, where, and what?

4. Dare you print this letter in full in EVERYBODY'S MAGAZINE under the head of "Lawson and his Critics" and give truthful answers to these questions?

Yours truly,
J. J. WHITTAKER.

Sir: I received your letter of the 24th inst. to-day, with enclosed letter. Before characterizing the coward who wrote its insulting contents I will answer your fourth and last question first:

I dare print your letter in full in EVERYBODY'S MAGAZINE, or elsewhere, and give truthful answers to all your questions, although I should have preferred you had asked them of me personally, as you would have done if you had been a man instead of a civic secretary and "Standard Oil" whitewasher, in which event I could have replied with a more fitting instrument than my pen.

During the past month I have been receiving from all parts of the country and Europe, as many as fifty copies in a single day, of a pamphlet entitled:

"THE STANDARD OIL COMPANY,

A Review of Ida M. Tarbell's History,"

and enclosed with it two printed slips, one headed: "The Standard Oil Investigation"; the other: "Overproduction of Crude Oil: One View of Cause of Present Difficulty in Kansas Fields," and a printed letter as follows:

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THE CIVIC ASSOCIATION OF NEW YORK

AN ORGANIZATION TO PROMOTE GOOD GOVERNMENT AND EQUITABLE TAXATION

90 West Broadway, Borough of Manhattan.

Dear Sir: In these days of lurid literature and indiscriminate denunciation of corporations, the enclosures referring to the Standard Oil Company are worth reading by thoughtful men. But few persons appreciate that this is an age of organization, and that "corporation" means cooperation.

Respectfully yours,
J. J. WHITTAKER, *Secretary.*

In nearly every case these have been sent me by people who wrote me they had received them through the mail, and called my attention to the fact that the "Standard Oil" and the "System" must be feeling my iron. I, knowing the "System's" ropes, of course, understood the scheme as soon as I read the heading of the letter. The wording alone told me the Civic Association was one of those underground public-opinion molders which the "System" keeps alive for just such emergencies, and I smiled as I said to myself: "'Standard Oil,' you old reprobate, you have carried your kerosene-can once too often to the people's well; your old fake will not work this time."

I had intended to call the attention of the people in my June chapter to the fake that one J. J. Whittaker was trying to work when I received your insulting letter. Before answering you I must again apologize to my earnest readers for my seeming idiocy in paying attention to those who like yourself try to draw me off into the woods by making faces at me. My only excuse is: One gets tired pounding away on one nail-head, and when one tires one must have diversion or get stale. In this particular instance, Mr. J. J. Whittaker, I intend to divert myself on you.

1st. You say my story leaves an impression on your mind of thus and so. Is it possible you hold me responsible for any impression made upon your mind—I mean the kind of a mind that could first make itself up to accept the secretaryship of the Civic Association of New York, then go into the business of circularizing the world to prove that "Standard Oil" was honest and abused, and wind up by writing an American a letter such as you wrote to me?

2d. You inform me you are unduly prejudiced, etc., etc., etc., also you are in favor of, etc., etc., etc. I have no more interest or curiosity in your prejudices or favors than an eagle has in finding out what a turtle pokes his head out when he gets under water or pulls his tail in; and as for setting you right—listen to an old story, and don't say you have heard it before, because you haven't:

An old Yankee doctor went to the parsonage one Saturday night, accompanied by his son, one of those returned college lads with a peaked dome, sloping forehead, retreating chin, and bulldog neck which guaranteed anything from the head would quickly slide by the way of the dude's collar into his boots.

"Parson," said the doctor, "my boy Bill's back from college and I want you to help me out with a little advice. You know my grandfather was the undertaker in this village. Bill's grandfather was your predecessor, the parson, and I am the doctor. Now, set Bill right as to what profession he had best adopt."

The parson gave a second look at Bill, as he slowly said:

"Seems to me, doctor, from all I hear of Bill, he is the best fitted for the Bar, and from there he'll naturally follow his great-grandad's profession."

So with you, Mr. Secretary of the Civic Association of New York, and "Standard Oil" slabberer, from all I hear of your Association, and from what I read in your letter, I think that the only way to set you right is by the way of the Bar, to the undertaker's.

Notwithstanding I know your game, I will, not for your benefit, but for my readers', answer your questions as soberly and seriously as though you had asked them with an honest intent:

1st. I have never in a single instance in all my experience of thirty-six years intentionally misrepresented a stock, or anything else, to buyers or to any one, nor ever said to others that which I did not believe, nor ever to the extent of a single share of stock, sold to others that which I was not willing to buy and hold myself. Not a dollar that I possess has been obtained in the way you so meanly insinuate; and more, Mr. Secretary of the Civic League Association, and "Standard Oil" whitewasher: In all my varied experience I have yet to live to have a man state to my face what you so boldly accuse me of by letter, and if I have the misfortune ever to have one attempt it—well, come and try it.

2d. I never knowingly sandbagged any one or thing and I have never knowingly said or done anything to depreciate any enterprise or any property belonging to others but in a way that was fair, square,

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and in the open, and in the interest of honest people; and from the earliest day I can think back to, I have looked upon one who would blackmail another as being the lowest of all low criminals, and I have never ceased opposing anything I have opposed until I had gained the ends sought, and they were always fair, square, and honest ends.

3d. For thirty-six years I have done almost every week-day in the year an honest day's work of an average of eighteen long hours, and in many parts of America to-day and for years back are evidences of my work in the form of great and small enterprises and hundreds and thousands of contented, prosperous people, who enjoy their prosperity because of my efforts; and sailing the seas are many evidences of my industry in the form of prosperous enterprises and contented and prosperous people; and more: I have made millions for others where I have caused some hundreds of thousands' loss, and I have made millions for others where I have made hundreds of thousands for myself.

Now, Mr. Circulator of Mean Falsehoods and Whitewasher of the blackest and most cruel group of human beings on earth, I will quit you with this final word: If you, or any one, can prove in a single instance that my answers to the above are not true, I will, when such proof is furnished, apologize to those of whom I have written, stop my story, and pillory myself as the most contemptible trickster the world has ever known.

FORT WORTH, TEX., February 16, 1905.

THOMAS W. LAWSON, ESQ.,
Boston, Mass.

Dear Sir: I have read and will continue to read your articles on "Frenzied Finance," published in EVERYBODY'S MAGAZINE, with a great deal of interest. I have noted especially your statements in reference to the big life-insurance companies, as I am a policy-holder in both the New York Life and the Equitable.

Under the heading of "Lawson and His Critics," in EVERYBODY'S for January, you give your side as to the assertion on the part of the insurance companies that you have been refused life insurance, among other things publishing a fac-simile of a contract of life insurance between yourself and the Equitable Life Assurance Society for $1,000,000. On my first reading of your article, I was certainly impressed with the fact that you had $1,000,000 of insurance with this company. On a second reading, I note that you do not say in so many words that this is a policy in force, but you say: "Well, look at this reproduction on the opposite page of the document that is now and always has been in my possession since the date it was delivered to me by one of the great representatives of the 'System,' The Equitable Life Assurance Society." This statement taken in connection with others, conveys the idea that you are insured in the company named.

In conversation with a gentleman a few days since, who claims to know whereof he speaks, having gotten his information direct from New York, he stated that you had no policy in the Equitable Life Assurance Society for $1,000,000, or any other amount, and that the reproduction referred to above, was of a *sample copy* of a policy, and not a real contract.

As your editor states that you will answer any pertinent question, I will ask the following, trusting that you may consider it pertinent: Have you a valid subsisting policy in the Equitable Life Assurance Society for $1,000,000, the facsimile of which appears in EVERYBODY'S MAGAZINE for January, 1905?

Trusting you will favor me with a reply, I am,

Very truly, ————

Since the chapter which contained the fac-simile of the million-dollar policy was published I have received many letters similar to the above, but have not answered any because I wished to see how far the insurance people would go in this matter. Finding I did not reply to the different attempts they made in their subsidized journals to draw me out, they grew bolder, until the use of this million-dollar policy has become the chief defense of the Big Three companies. I want my readers to think this point over and weigh its significance carefully. In a previous chapter of this "Critics' Column," I called attention to the fact that there is nothing to protect the policy-holder from being robbed of the amounts he has invested to insure his family from poverty after his death but the honesty of the men who really control the big insurance companies as absolutely as any of their policy-holders do their personal affairs. If these men are honest, policy-holders in their companies may rest easy for the time being; but if they are dishonest, the policy-holders should call them to account, for these men have it absolutely in their power to make away with the funds of the companies they manage until there will not be a dollar left for policy-holders.

Therefore, the one thing for policy-holders to settle, the one vital thing is, Are these men honest, or are they tricksters and liars?

To settle this point they must be weighed in the same way that all other men and women in this world are weighed—by the simple, ordinary standards: Do they lie? Do they steal? Do they cheat?

When I made my charges in my first chapters against the votaries of the "Sys-

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tem" who controlled the insurance companies, they met my specific charges as dishonest men would meet them, not as honest men would. They impugned my motives, and specifically charged that my reason for attacking them was that I had been blacklisted by all insurance companies and could not get insurance from any of them. While it was immaterial so far as my specific charges went whether this was so or not, it had a most decided bearing upon the point, whether the officers and controllers of the Big Three insurance companies were honest or dishonest men. Therefore I picked up their accusation and began a line of argument to prove they were tricksters and absolutely devoid of honor. I showed, by reproducing the personal letters of President McCall, of the New York Life, to my office and my house, reenforced by his special agent's letter and these reenforced by his Boston agent's letter, that I had been continuously and urgently importuned to take insurance during the time he said I was blacklisted. The insurance people met this by the excuse that these were not personal letters, but mere advertisements. I then reproduced the million-dollar policy, hoping to drag from the Big Three a specific charge that this, too, was an advertisement. Of course, I did not pretend that the policy in question was in force, that is, that I was insured in the Equitable Life Assurance Society for one million dollars. This would have been too childish; first, because every insurance policy, particularly the very large ones, is as much a matter of record, to be got at by any one in the insurance business, as are real-estate records; and, next, because that which I printed had the signature punched out, which made it obvious that it was not in force. My object was to lead the Equitable into the positive statement that it was an ordinary advertisement, when I would have reproduced the accompanying proposition, which it made in probably the most elaborate set of documents ever assembled by an insurance company for the purpose of inducing one of the "best risks" in America to take out a "great big policy." These constitute the complete argument which was made by the Equitable Life Assurance Society to persuade me to take a million dollars' worth of insurance. They are engrossed upon parchment and bound in a specially gotten-up morocco cover, and, I was told, cost the insurance company between four and five hundred dollars. They were presented to me as the result of my demanding that all the inducements they offered to come into their company should be put down on paper, so that there could be no mistaking them. The documents as engrossed and the terms of the contract were carefully copyrighted by the Equitable, and are now on my table before me as I write.

The question which the publication of the million-dollar policy was to settle was whether or not I had been importuned to take out great sums of insurance in the leading insurance company of America, and it proved exactly what I had contended—that I had been so importuned.

Up to and including my April instalment I have made specific charges against the great insurance companies, the Mutual, New York Life, and Equitable:

1st. That the control of the officers of these great corporations over the billion dollars of their policy-holders' funds is absolute and unrestricted for all practical purposes, as their control of their own personal affairs, and is largely exercised for their personal enrichment.

2d. That the policy-holders have absolutely no voice in the management of these companies or the control of their funds, because of the manipulation of proxies in the New York Life and Mutual and the control of the stock of the Equitable.

3d. That those who do control the big companies are votaries of the "System," and as such are subject to the "System's" orders as absolutely as is James Stillman, President of the "Standard Oil" National City Bank.

4th. That the insiders of these insurance companies, not one but several of them, have accumulated fortunes in the past few years, from one to twenty millions, while at the same time premium-rates have advanced and dividends decreased.

5th. That under the present methods of conducting these great companies it is as inevitable, as it was in the case of 520-per-cent. Miller or Mrs. Howe's Woman's Bank, that as soon as they can get no more insurance, the funds behind the old insurance will be dissipated and a crash take place such as the world has never known before.

6th. That the companies are "milked" in every direction, through the purchase and sale of real estate, through the loaning of their millions, and through the manipulation and investment of their funds.

7th. That they acquire new business at an

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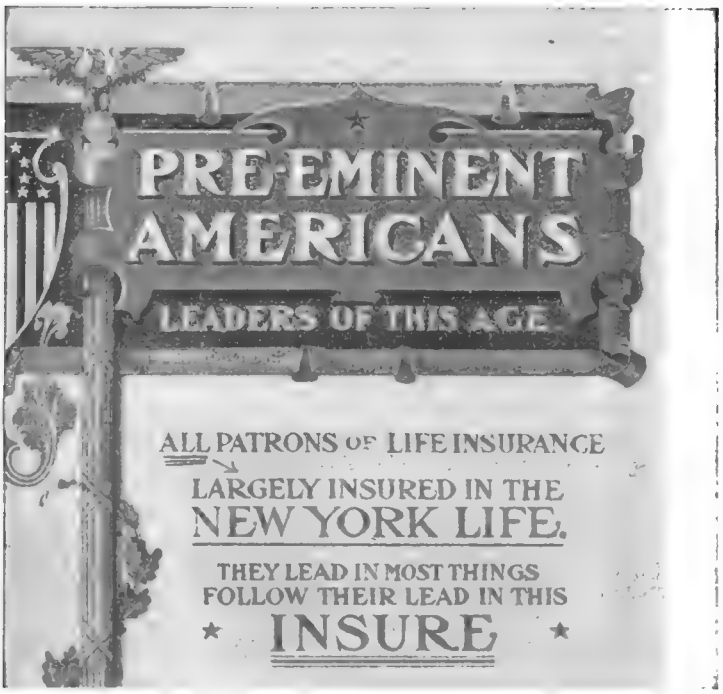

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LEADERS OF THIS AGE

It is remarkable how few men ever become known to all the people of the United States. Outside of those who achieve prominence in National politics, there are out of a population of upwards of Eighty Millions scarcely eighty men in the United States whose names, faces, and achievements are known to everybody.

This little album includes upwards of one hundred of the most widely known Americans, and yet a considerable portion of the names, and a larger portion of the faces, will be unknown to many into whose hands this publication comes.

Taken together, however, it is a most interesting collection and will well repay careful study by every good citizen.

These men have, almost without exception, risen to eminence, and to preëminence, in their respective lines of work, by their own efforts. They have almost without exception found life insurance a necessary part of their programme of life. Many of them are insured for a half million dollars, some of them for over a million dollars, and a few even in excess of that. Nearly all are insured in the New York Life. They know affairs, they know men, they know securities, they know institutions. They always know what they are doing, and when they insured in the New York Life, they knew what they were doing. They are the leaders of the world. In life insurance, as in other things, it will be safe for you to follow them.

The above is part of the cover and title-page of a pamphlet issued by the New York Life Insurance Company, in which there is an endorsement of Mr. Lawson as one of the "Leaders of this Age."

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expense and by methods which alone will in time wreck the companies.

8th. That in a single instance the New York Life sold securities for $5,839,087, but its statement under oath to the State Insurance Departments showed only receipts of $3,075,392.

9th. That the New York Life sold the stock of the New York Security & Trust Company, which it held, to its insiders for over $4,000,000 less than they could have secured for it from others.

I have specifically charged other things, and will, as my story proceeds, make many more specific charges of as serious a nature; but the above suffice for my present argument, that is, that up to the April number I have made these accusations and that the only way they have been met is by underhand mud-slinging and by alleging that the incentive for my at-

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tack was that I could not secure insurance from any of the American companies; and I have met this with absolute proof, which must stand until it is disproved, that I have been during the past ten years importuned and urged by the large insurance companies of America to take out insurance.

Therefore, I will leave the question of this million-dollar policy and other forms of importuning until the insurance companies offer something in rebuttal.

The insurance companies have instructed their agents all over the country to inform policyholders that my standing has always been such as to render my statements unreliable, particularly as to questions connected with life insurance. As I have received hundreds of requests from policyholders to make answer to this, I will, as my space in this chapter is quite limited, offer this somewhat brief titbit: That policy-

PRE-EMINENT AMERICANS 7
WM. KISSAM VANDERBILT
Railroad Financier and Capitalist
CHAUNCEY M. DEPEW
Orator, Railroad President, U. S. Senator
JOHN D. ROCKEFELLER
Modern Croesus, Founder Standard Oil Co.
RICHARD A. McCURDY
Pres. Mutual Life Ins. Co. of New York
JOHN AUGUSTINE McCALL
President New York Life Insurance Co.
JAS. WADDEL ALEXANDER
Pres. Equitable Life Assurance Society
THOMAS WILLIAM LAWSON
Boston's Copper King, Banker, Yachtsman
JOHN WANAMAKER
Merchant & Ex-U. S. Postmaster-General
JOHN JACOB ASTOR
Real Estate Capitalist
PETER A. B. WIDENER
Gas & Traction Magnate, Philanthropist
ALEX. JOHNSTON CASSATT
President Pennsylvania Railroad Co.
WILLIAM LUKENS ELKINS
Capitalist, Director of 100 Corporations

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A PAGE OF THE SAME NEW YORK LIFE COMPANY'S PAMPHLET, SHOWING THE USE OF MR. LAWSON'S PORTRAIT AMONG THE PICTURES OF "PRE-EMINENT AMERICANS."

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holders may fully appreciate the indorsement presented herewith, I will say it is reproduced from a pamphlet of which the New York Life Insurance Company has for years and up to the beginning of this controversy circulated great numbers, and is compiled by the highest authority in such matters in America, Moses King, the well-known compiler and publisher of King's Handbooks.

After the publication of my April chapter I began to receive letters by the score, enclosing the following editorial from the Rochester *Democrat and Chronicle*, the greater part of which I reproduce:

LAWSON ON LIFE INSURANCE

(From the Rochester Democrat and Chronicle)

. . . One of Mr. Lawson's charges, however, is definite enough. Here it is, in his own words:

An agent induces a friend to have a policy written, for which the agent practically pays the premium out of his commission, and thereupon has advanced to him large sums against the future premiums which are to be paid by the policy-holder, who has no intention of paying them, and allows his policy to lapse. Heavens! What a vista of plundering opportunities the bare thought opens up!

Now let us look at the probabilities of this amazing tale of business idiocy. If the agent pays the premium "out of" his commission, it follows that the commission must be greater than the premium. In other words, if the premium is, for example, $100, the company pays the agent more than $100 for his services in selling a policy to his friend. That, at least, is the plain meaning of Mr. Lawson's language, although, of course, there is no such ridiculous arrangement between the company and the agent. And look at the next statement. The agent collects from the company "large sums" against premiums which the new policy-holder is expected to pay in the future, but which actually he never pays. Does Mr. Lawson expect anybody to believe this preposterous yarn? He speaks of the "vista of plundering opportunities." But who is plundered? Not the policy-holder, who gets a year's insurance for nothing. Not the agent, who gets all the "swag." The victim is the company itself, which, according to Mr. Lawson's story, gives away policies of insurance, makes presents of large sums of money to agents out of funds which it never receives, and at the same time manages to pay all its death-claims and to accumulate millions upon millions of dollars! Such is the fantastic absurdity, the paradox in finance, the miracle in money-making, which Mr. Lawson constructs for the edification of readers supposed to possess a few grains of intelligence.

In another part of this article Mr. Lawson makes the following solemn declaration:

Before definitely grappling with the evils of the insurance trust, I hesitated a long time. I realized my words would cause terror or distrust among policy holders, and perhaps induce some misguided ones to abandon their insurance.

But why shouldn't they abandon it, on the showing made by Mr. Lawson? Simply because common sense tells them that the suicidal plan which he describes is a crazy fiction, impossible on its face. Mr. Lawson's words have not caused "terror" or "distrust." He overestimates the influence of his frenzied writings. Life insurance, as conducted today by first-class companies, is neither a get-rich-quick enterprise nor a philanthropic scheme. It is a sound business proposition, offering an investment than which none is more safe, prudent, and wise. The records show this. Thousands upon thousands of policy-holders and beneficiaries know it. Lawson's ravings will not disturb their confidence, and there is no reason why they should. Lawson may have got a few facts into some of his "Frenzied Finance" articles; but when he tackles life insurance he is evidently beyond his depth, and either knows not whereof he speaks or takes his readers for fools.

The following letter is from Mr. Millington, an officer in the great Portland cement manufacturing company whose works are situated in Wayland, N. Y. I trust my readers, particularly policy-holders in the great insurance companies, will carefully read the editorial and Mr. Millington's reply to the Editor of the *Democrat and Chronicle*. It so completely covers what would be my argument that there is little more for me to say beyond the statement that I do charge that it is the rule and not the exception for the big insurance companies to advance all or more than the premium they receive on big or special policies, and I bear down on the very part the *Democrat and Chronicle* emphasizes, "But who is plundered? Not the policy-holder, who gets the year's insurance for nothing; not the agent, who gets all the 'swag.' The victim is the company itself." If it had been the new policy-holder who was being robbed, or the agent not getting his swag, I should not feel called upon to place the transaction ahead of more important plunderings, but as it is the company (in other words, all the policy-holders) who is the victim, I comment as I have, and in spite of the *Democrat and Chronicle's* characterization, "Such is the fantastic absurdity, the paradox in finance, the miracle in money-making, which Mr. Lawson constructs for the edification of readers supposed to possess a few grains of intelligence," I say the proceeding is obvious to all men of intelligence: THE AGENT WHACKS UP WITH THOSE HIGHER UP, AND WHEN THE WHACKED-UP SUM HAS REACHED THE TREMENDOUS AMOUNT OF TWO MILLIONS, IT DISAPPEARS FROM THE COMPANY'S STATEMENTS, AS I OUTLINED IN MY LAST CHAPTER.

WAYLAND, N. Y., March 21, 1905.

MR. THOMAS W. LAWSON,
Boston, Mass.

Dear Mr. Lawson: I think you will be interested in the enclosed editorial from the Rochester (N. Y.) *Democrat & Chronicle*, and a letter which I sent the

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editor to-day. Mr. Blodgett, the Equitable agent I mention, was a good little sport, financially irresponsible, but a good agent. The Equitable had advanced him about $50,000 on what was called "Advance Premium Account," and there was absolutely no security to the company except that it was expected the policy-holders he had secured would persist in paying their premiums. On a twenty-year endowment, for example, Mr. Blodgett would get sixty per cent. of the first year's premium, and five per cent. on nineteen years' subsequent premiums, or 155 per cent. of one year's premium, much more than sufficient to take care of the first year's premium in the manner suggested by you in EVERYBODY'S this month.

I believe in you and your work, and trust I may be able to cooperate in some way. More power to your pen. Very truly,

F. W. MILLINGTON.

In answer to that portion of the editorial of the *Democrat and Chronicle* where it says, "Mr. Lawson's words have not caused 'terror' or 'distrust.' He overestimates the influence of his frenzied writings," I submit the following letter from the president of one of the great manufacturing companies of the country that my readers may judge whether the *Democrat and Chronicle* is more correct than I:

CONNERSVILLE, IND., March 21, 1905.

MR. THOMAS W. LAWSON,
Boston, Mass.

Dear Sir: I have read with intense interest your remarkable article published in EVERYBODY'S MAGAZINE. In the last number you go thoroughly into the operations of the large insurance companies, and as I carry a policy in the New York Life of $24,000, and a policy of $25,000 in the Mutual Life, I am persuaded to write you, in view of all the statements you have made, as to what you would advise me to do with these policies. Shall I cancel them and take paid-up insurance, or shall I continue them? One policy has run for about ten years. It is a twenty-payment life. The other policy has only been in force for one year. This is a Mutual Life, and I have only paid one premium.

If these companies are doing all you say they are (and I believe what you say), then it seems to me the quicker I get out of them and reduce to the minimum the amount that they will be liable to me in the future or at my death, the better it will be for me; but as you know all about it, I take the liberty of writing you for a word of advice.

Thanking you in advance for your reply, I am,
Yours very truly,

The following letters are a fair sample of others I am receiving by the hundreds—it would be more correct for me to say by the thousands, although hundreds in each day's mail will cover it as well:

PIEDMONT, ALA., March 21, 1905.

THOMAS W. LAWSON, ESQ.,
Boston, Mass.

Dear Sir: I have read with great interest and pleasure your articles on "Frenzied Finance," and the facts you set forth coincide with the ideas I had long formed of the men whom you portray and their methods. But I had no idea until I read your disclosures of the enormity of their crimes, or of the peril the American people are in from their machinations. My own experience with the New York Life Insurance Company confirms all you say about insurance companies. About 1870 I was acting as sub-agent for the New York Life Insurance Company in a small town in Alabama. At that time I insured my own life in that company for $5,000. I was furnished as agent with all the usual literature given to agents for use in their work. Before taking out the policy on my life, I examined all the different plans carefully, as I wished to secure the best for the benefit of my wife and children. As I had lost all of my property by the results of the Civil War, I was naturally desirous to do the best I could with my limited means. I decided to take out a ten-payment policy, or what the company's printed statement called the "Progressive System of Dividends." Under this system I was to receive a dividend which would increase each year, and this dividend I could draw in money, or I could leave it with the company to purchase additional insurance to be added to the amount of the policy annually. By this method the tables showed that in about twenty years my policy would be doubled. I paid $280 a year for ten years and left the dividends with the company to buy additional insurance. At the expiration of twenty years I requested a statement of how much the policy had increased, and was very much surprised to learn that it had only accumulated $600 addition and that the dividends ceased when the last payment was made. So, instead of a progressive dividend, there was no dividend at all. Now, my idea of the law is that representations made at the time a contract is consummated, if they are vital, are as much a part of the contract as if they were written in it, and that this swindling concern could be made to account for these dividends. But, of course, I can't buck against this great corporation and will have to take my medicine. My only hope now is that the concern won't blow up before I die, so my heirs may get at least the original amount I am insured for. I hope you may live to educate the American people to a sense of their danger.

With sentiments of respect and admiration, I am,
Yours truly,
CHAS. COOKE.

As food for further editorials by the Rochester *Democrat and Chronicle* and other champions of the insurance companies, I beg to submit the following letter, which I obtained from one of the agents to whom it was sent:

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK
WISCONSIN AGENCY
MILWAUKEE, WIS., March 3, 1905.

To the Agents: To encourage you in the matter of carrying life insurance on your own life, and to enable you to say you are insured in the Company you are representing, I propose to assist you in the following manner:

I will agree to pay one-half of the net first-year premium on any twenty-year-distribution policy, on regular plans on your own life, upon which the

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balance of the net is remitted *in cash*, with the application. Only such cases can be accepted as remit cash when the application is forwarded.

The policy may be for any amount above $1,000 on twenty-year-distribution plan.

This will enable you to take out insurance at a small cost, and will impress your applicants with your own confidence in the Company you represent.

This offer is good for thirty days.

Yours truly,

BRUCE WHITNEY, *Manager.*

What volumes this little document tells at just this time! Bruce Whitney is the Wisconsin manager for the great Mutual Life Insurance Company of New York, the one that boasts that it is the most powerful of the Big Three, and he says to his agent, "To enable you to say you are insured in the company you are representing, I agree to pay one-half the net first year's premium," meaning by "I" that the Mutual Life Insurance Company agrees to pay from its policy-holders' money whatever sum is necessary to make the millions of outsiders who are daily importuned to turn over their savings to these great votaries of the "System" believe that all is fair, above board, and that all are treated alike.

My limited space this month compels me to pass this by without comment, but my readers may rest assured I shall use it for the basis of a red, white, and blue sermon before I am through.

I trust those thousands of readers—tens of thousands of readers—who have sent me letters of encouragement and assistance, especially those hundreds I have received this month telling me of the work they are doing in aid of the circulation, and who in response to my request that they look over the advertising section of the magazine, have written of their compliance therewith, will not think I do not appreciate their efforts because I do not use their communications in my "Critics' Column." I ask them to bear in mind that each one I do use is only one of hundreds in that particular class. If EVERYBODY'S MAGAZINE had ten times as many pages, and were published each day in the month, and I were allowed to fill each page with the letters and clippings I receive, which in my judgment are worthy of publication, I could not even then publish them all.

My critics say my charges against the insurance companies are too strong—too vicious. Just as the magazine is going to press the New York papers announce with flaring headlines:

"Vice-President Hyde of the Equitable charged with the misuse of funds. Petition

HIGH LIFE INSURANCE.

This cartoon, reproduced by permission from the New York *World* of April 1, 1905, presents graphically a significant result of Mr. Lawson's fight against existing insurance methods.

filed with the Attorney-General at Albany declares he defrayed the cost of his Louis XIV can-can-dancing ball out of the treasury of the company, $100,000; that his tremendous expenses in Paris have been paid in the same way; formal application has been made to remove Hyde and Jacob H. Schiff, the most prominent director and 'System' votary on the Board, who is also charged with reckless speculation with the Society's money, purchasing millions of bonds from himself," etc., etc.

I will treat of this at length in my next chapter. I wish now simply to call attention to the fact that all my charges against the insurance companies combined are nothing like as vicious as these sworn accusations made in good faith by a stockholder of the Equitable Corporation, which are to be thrashed out in the Courts of New York.

"Lawson and His Critics" will be continued in the June number.

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